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California State Banking Department

1990
81st Annual Report

STATE OF CALIFORNIA—BUSINESS, TRANSPORTATION AND HOUSING AGENCY PETE WILSON, *Governor*

STATE BANKING DEPARTMENT
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April 15, 1991

Governor Pete Wilson
Members of the California Legislature

Via: Carl D. Covitz
Secretary of Business, Transportation and Housing

Ladies and Gentlemen:

In accordance with Section 256 of the Banking Law (Division 1 of the Financial Code) I am pleased to submit to you the Eighty-First Annual Report of the Superintendent of Banks for the calendar year ended December 31, 1990.

Respectfully,

James E Gilleran

JAMES E. GILLERAN
Superintendent of Banks

California State Banking Department

1990
81st Annual Report

While we have taken the utmost care in preparing the *Annual Report*, statistics in the report are based on figures furnished by the banks in their December 31, 1990, FFIEC Consolidated Reports of Condition and Income, and have not been verified for accuracy of content. Subsequent amendments made by banks to their reports may not be reflected in the *Annual Report*.

Consequently, the State Banking Department makes no representation or recommendation, express or implied regarding the condition of any bank listed in the *Annual Report*, or of the accuracy of any statistics presented therein.

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OPERATIONS OF THE STATE BANKING DEPARTMENT

GENERAL COMMENTS

1990 saw the financial services industry in the spotlight throughout much of the year. The continuing S&L bailout, the need for replenishing the Bank Insurance Fund and the fear that banks would suffer the same fate as S&L's due to a number of bank failures, principally in the Northeast and Southwest, all added to a climate of serious concern. Despite the pessimism, California banks have continued to report impressive financial statistics. A detailed breakdown on the performance of California banks is presented in the following sections. We believe the inherent strengths of the industry in California will help towards a successful 1991.

CALIFORNIA CONFERENCE

The past few years have been a period of substantial change in the banking industry. The Bush Administration, through a Treasury Department study, has now proposed sweeping legislative changes to the entire banking system, especially at the federal regulatory level. One proposal would create a "super regulator" who would regulate banks, S&Ls and other financial service providers. The "reform" and scope of deposit insurance will be reviewed. The ability of national banks to branch interstate is high on the agenda of some banks, and the continued ability of state chartered banks to use state granted powers is being questioned.

The future direction of the financial services industry in general, and that of banks in particular, will be shaped by any legislation that will result from the study. Major issues such as structure, products and services, and regulatory environment will be debated and decided over the next few months. It is our strong belief that states should have a major voice in any debate and ultimate decision. In order to provide a vehicle for voicing our goals and concerns, the State Banking Department organized a "California Conference" on October 9, 1990.

Several accounting, consulting, and law firms acted as co-sponsors, providing funding for the conference. The turnout and general level of interest shown by attendees exceeded our expectations. Experts from various fields in the financial services industry took part in the conference. A summary of the proceedings was published and subsequently distributed. We are very pleased by the response, and plan to hold a second conference late in 1991.

SUPERINTENDENT'S ASIAN VISIT

In September, Superintendent Gilleran visited six countries or city states: Hongkong, Indonesia, Japan, Korea, Singapore, and Taiwan. The main purposes of the trip were to establish or continue dialogues with bank regulators in these countries; to discuss California operations with those bankers having an office established under California law; and, to meet and discuss the possibilities of establishing a California operation for foreign banks interested in doing business here.

Upon his return, the Superintendent reported that:

- the regulatory apparatus and supervision of banks in those areas are considered excellent. All parties agree to the need for close communication when problems arise, and are open to the exchange of information concerning mutual licensees.

- bankers in those areas look to California as a significant player in Pacific Rim economics, and expect the financial role and leadership of California to expand. They do recommend that California business interests travel overseas more frequently to establish business relationships and open lines of communication.
- many foreign bankers expect to either enter or expand existing California operations over the next few years.

CONFERENCE OF STATE BANK SUPERVISORS

The Conference of State Bank Supervisors (CSBS), is a professional organization of state bank regulators from the fifty states, District of Columbia, and three United States territories. As such, the CSBS represents the interests of the entire state banking system to federal and state legislative and regulatory entities.

Superintendent Gilleran has been elected to the Board of Directors of the CSBS. Other members of our staff serve on various committees of the CSBS, such as the Automation & Interagency Communication Subcommittee, the International Banking & Supervision Subcommittee, and the Education Foundation of State Bank Supervisors (EFSBS) Technical Schools Curricula Committee. The Department will be represented on the Interstate Regulation Subcommittee during 1991.

ACCREDITATION

The CSBS also administers a program to accredit state banking departments. The accreditation process involves a comprehensive review of a department's functional areas, finances, staffing, examination and supervisory procedures, and statutory powers. The program demonstrates to the Congress, federal bank regulatory agencies, state legislatures, and other states the high level of competency in accredited departments.

The California State Banking Department received its accreditation during the year. The accreditation is good for five years, subject to an annual review.

ASSESSMENT

The Department is a self-sustaining agency and, as such, is not supported by general tax revenues. The programs of the Department are financed by the State Banking Fund which is supported by assessments of state chartered banks, foreign banking corporations, trust companies, issuers of money orders and travelers checks, and from fees generated by specific services.

The Department has over the years adjusted the assessment rate on an annual basis to reflect actual expenses incurred, and to maintain a prudent reserve in the State Banking Fund. Any savings by way of reduced expenses, etc. have led to a reduction in the following year's assessment. The Department's assessments have always been well below the maximum permissible under the statutes as the table below shows. The assessment rate for 1990 was set at $1.43 per thousand dollars of assets. The maximum allowable rate by statute has been at $2.20 per thousand since 1977.

STATE BANKING FUND ASSESSMENT RATE

Fiscal Year	Base Assessment Rate	Assessed Rate As a % of Statutory Maximum	Total Assessment ($000)
1980	.90	41	3,837
1981	.92	42	4,635
1982	.88	40	4,912
1983	1.14	52	6,891
1984	1.05	48	6,836
1985	1.39	63	9,032
1986	1.15	52	9,981
1987	1.01	46	9,748
1988	.94	43	9,783
1989	1.37	62	14,027
1990	1.43	65	16,665

PERSONNEL

During the year, there was an administrative change in our Sacramento office. Gene Kirkish, the Deputy Superintendent in charge of the office, retired November 29, 1990 after 30 years of service.

At calendar year-end 1990, the Department had an authorized complement of 211.5 positions. A breakdown by category is given below:

	Authorized	Filled
Deputies, Assistant Deputies & Senior Administrators	20	19
Bank Examiners	135	120
Attorneys	10	10
Analysts, Accountants, Personnel Assistants & Others	46.5	42.5
Total	211.5	191.5

LEGISLATIVE DEVELOPMENTS

TESTIMONY BEFORE CONGRESS

The Department testified three times before Congressional Committees during 1990. On April 4, 1990, Superintendent Gilleran testified in Washington, D.C., before the House Subcommittee on Financial Institutions Supervision, Regulation and Insurance. Mr. Gilleran testified on behalf of the Conference of State Bank Supervisors to report on the state of the State Banking System nationally, and to discuss expanded state banking powers.

On September 26, 1990, Superintendent Gilleran testified before the Permanent Subcommittee on Investigations of the U.S. Senate Committee on Governmental Affairs. The Committee was investigating the federal student loan program, and Mr. Gilleran testified about the regulation and liquidation of First Independent Trust Company ("FITCO"). FITCO had invested substantial amounts of fiduciary funds in student loans.

On October 16, 1990, Superintendent Gilleran again testified on behalf of the Conference of State Bank Supervisors, presenting testimony to the House Committee on Banking, Finance and Urban Affairs on the extent of supervision exercised by the states in overseeing those foreign corporations conducting a banking business in the United States pursuant to state authority.

MAJOR STATE LEGISLATION AFFECTING BANKS

Automated Teller Machines: Chapter 825, AB 244 (Calderon)

Establishes state-wide standards with respect to the safe use of ATMs located within the state. Includes standards for location, installation, and lighting. Expressly supersedes and preempts all regulations, codes or ordinances of any local agency within the state regarding ATM safety.

Real Estate Appraisals: Chapter 491, AB 527 (Hannigan)

Enacts the Real Estate Appraisers' Licensing and Certification Law. Creates the Office of Real Estate Appraisers within the Business, Transportation and Housing Agency which will be administered by a Governor's appointee. Specifies standards and procedures for licensure as a real estate appraiser, and certification as a state certified real estate appraiser.

Information Sharing: Chapter 1035, AB 4064 (Epple)

Requires Superintendent to inform Corporations Commissioner, Savings & Loan Commissioner, or any other appropriate state and federal officers charged with the regulation of financial institutions or securities transactions of any enforcement actions, including but not limited to, civil or criminal actions, cease and desist orders, license suspensions or revocations, or any open investigation. Imposes additional notification requirements if a licensee is operating in an unsafe, unsound or injurious manner and if it appears that the information is relevant to the regulatory activities of the other agency.

Sale of Securities at Branch Office: Chapter 1545, SB 2494 (Vuich)

Prohibits until January 1, 1994, any depository institution from offering to the public in those parts of its premises which are open to the public for the purpose of accepting insured deposits any bonds or debentures which are issued by the institution, its parent, or affiliate and which are below investment grade, unless the institution has received written approval to do so from its regulator. Also, requires a depository institution which sells uninsured securities to the public in such parts of its premises to provide the customers with a specified disclosure statement.

Access to Criminal Records: Chapter 947, SB 2496 (Vuich)

Prohibits a person convicted of specified financially related felonies from being a director, officer, or manager of an insured financial institution, and requires any person seeking employment by or control of an insured financial institution to permit the institution or the regulator of the institution to have access to specified criminal history information of the applicant. Exempts financial institutions from civil liability for providing to other financial institutions under specified conditions a written employment reference advising of an applicant's involvement in a theft which has been reported to state or federal authorities. Requires courts to order restitution by persons convicted of theft or misapplication of money, funds or property of financial institutions.

Interstate Banking: Chapter 748, AB 3813 (Lewis)

Makes changes in the California Interstate (National) Banking Act of 1986 which parallel the changes that Chapter 1254 of the Statutes of 1988 made in the California Interstate (Regional) Banking Act of 1986.

SUPERVISION

The Department continues to meet its statutory mandate to examine all banks within a two year period. However, we also continue to examine most banks more frequently than the statute requires, and take steps to ensure that "problem" banks are examined at least once each year. Coordination with the federal regulatory agencies on examinations continues, and joint scheduling sessions are held to assure that the most efficient use is made of scarce examiner resources. In 1990 Superintendent Gilleran signed an agreement with the Comptroller of the Currency agreeing to share information about financial institutions in which they have a joint interest.

During 1990, over 80% of the banks were examined by at least one of the regulatory (State Banking, FDIC, FRB) agencies, up from 75% in 1989. The Department itself examined 61% of its banks, up from 55% in 1989. The number of banks considered "problem" declined to 16 at year-end 1990, the lowest point since 1983. In terms of percentages, these 16 banks made up 5.9% of the total number of banks and 2.1% of the total assets of all state chartered banks.

In late 1990, we changed the methodology of our examination scheduling to include specific factors identified by using special "tracking" programs. Our computer capabilities continue to expand as we develop additional expertise, and field examiners will soon be furnished with most of the fifty laptop computers we currently have on order.

Also examined during the year were 45 foreign banking corporations, 11 trust companies and 16 other department licensees.

During 1990 two special studies were completed, one dealing with real estate investments (751.3) and the other with methods used to determine the allowance for loan losses. Both studies indicated that state chartered banks were conducting these activities in a satisfactory manner.

BANK FAILURES

During the year three state chartered banks and one national bank failed. The national bank was Wilshire Bank, N.A., Los Angeles. The State chartered banks were as follows:

The Merchant Bank of California, Beverly Hills, was closed on June 8, 1990. After taking possession of the bank, the Superintendent appointed the Federal Deposit Insurance Corporation (FDIC) as receiver. The FDIC as receiver accepted an offer from Western Bank, Los Angeles, to assume the approximate $49 million in deposit liabilities and to purchase certain of the failed bank's assets.

First Pacific Bank, Beverly Hills, was closed on August 10, 1990. The bank had total deposits of approximately $102 million. The FDIC as receiver arranged for a transfer to Commercial Center Bank, Santa Ana, of the insured deposits.

Far Western Bank, Tustin, was closed on December 14, 1990. The bank had total deposits of approximately $142 million. As there were no bidders for the business of the closed bank, the FDIC proceeded with a prompt payout to insured depositors.

BANK CLOSURES SINCE 1981
($ AMOUNTS IN MILLIONS OF DEPOSITS)

	California Banks								All U.S.	
Calendar Year	State		National		Total		Aggreg.		Year	Aggreg.
	#	$Amt	#	$Amt	#	$Amt	#	$Amt	#	#
1981	0	0	0	0	0	0	0	0	10	10
1982	1	9	1	42	2	51	2	51	42	52
1983	4	341	1	45	5	386	7	437	48	100
1984	5	297	1	78	6	375	13	812	79	179
1985	6	204	1	42	7	246	20	1058	120	299
1986	2	110	5	148	7	258	27	1316	138	437
1987	5	215	2	18	7	233	34	1549	184	621
1988	0	0	1	25	1	25	35	1574	200	821
1989	1	26	0	0	1	26	36	1600	206	1027
1990	3	294	1	24	4	318	40	1918	168	1195
	27	1496	13	422	40	1918				

LIQUIDATION OF FIRST INDEPENDENT TRUST COMPANY

First Independent Trust Company (FITCO), in Sacramento, continues to be liquidated. The conventional trust business has been transferred to successor trustees. However, the administration and liquidation of the "trust rate accounts", accounts that were used for the making of student loans, and the sale of such loans in the secondary market, continue to take a significant amount of Department resources.

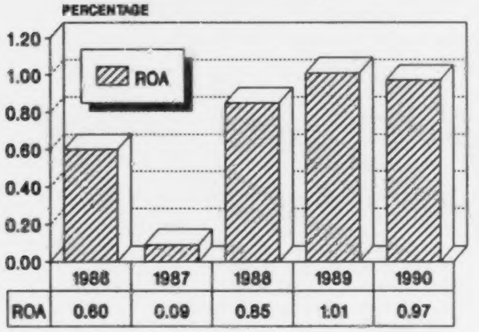
During the year, the Superintendent, as Liquidator of FITCO, settled disputes with the U.S. Department of Education and five secondary market institutions which had purchased student loans from FITCO. In early 1991, the Superior Court of the State of California for the County of Sacramento entered an order for the approval of the settlements. The Liquidator subsequently made a first distribution of cash to the trust rate customers of approximately 41% of their balances.

The Liquidator intends to make additional distributions to the trust rate customers as cash becomes available.

1990 PERFORMANCE OF STATE CHARTERED BANKS

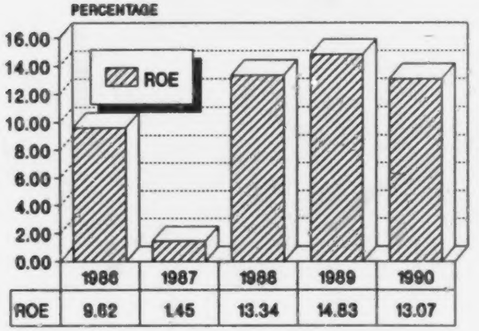
For the second straight year, the earnings of California's 270 state chartered banks exceeded the billion dollar mark. The $1.0 billion in net income translates into year-end Return on Assets of .97% and Return on Equity of 13.07%. The banks reported total assets of $103.3 billion and shareholders' equity of $7.7 billion as of December 31, 1990.

RETURN ON ASSETS
(California State Chartered Banks)



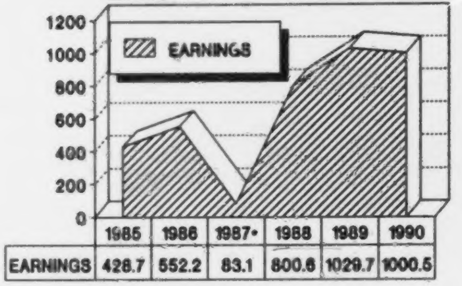
	1986	1987	1988	1989	1990
ROA	0.60	0.09	0.85	1.01	0.97

RETURN ON EQUITY
(California State Chartered Banks)



	1986	1987	1988	1989	1990
ROE	9.62	1.45	13.34	14.83	13.07

AGGREGATE EARNINGS
(California State Chartered Banks)



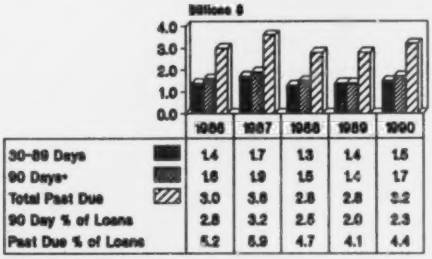
	1985	1986	1987•	1988	1989	1990
EARNINGS	428.7	552.2	83.1	800.6	1029.7	1000.5

•Aggregate provision for loan losses totaled $1.2 billion in 1987.

Although down slightly from year-end 1989 numbers, the results are considered satisfactory when compared to industry norms, and despite an economic down-turn in the fourth quarter. However, certain indicators do point to a decline in the overall asset quality.

For example, noncurrent loans (loans delinquent over 90 days plus non accrual loans), increased from $1.4 billion at year-end 1989 to $1.7 billion at year-end 1990; or, expressed as a percentage of total loans, an increase from 2.01% a year ago to 2.32%. Although noncurrent loans covered by reserves for loan losses declined from 93% at year-end 1989 to 79.8% at year-end 1990, the ratio still compares favorably to state chartered banks coverage ratios in earlier years, and to the most recent national ratio published by the FDIC (73% as of September 30, 1990).

SUMMARY OF PAST DUE LOANS & LEASES
(California State Chartered Banks)

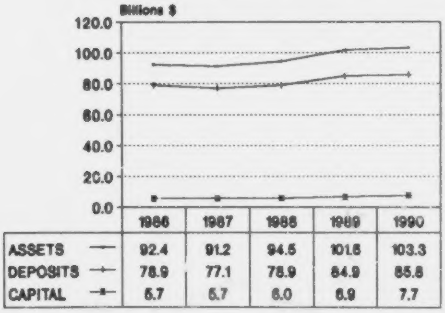


		1986	1987	1988	1989	1990
30-89 Days	■	1.4	1.7	1.3	1.4	1.5
90 Days*	■	1.6	1.9	1.5	1.4	1.7
Total Past Due	▨	3.0	3.6	2.8	2.8	3.2
90 Day % of Loans		2.8	3.2	2.5	2.0	2.3
Past Due % of Loans		5.2	5.9	4.7	4.1	4.4

* Includes nonaccruals.
Percentages are a percent of total loans & leases including unearned income.

Although banks experienced a decline in asset quality, several positive factors suggest California state chartered banks remain stable and sound. For example, 90% of these banks, representing 96.7% of all state chartered bank assets, were profitable in 1990. Also, state chartered banks strengthened their capital position, thus providing additional financial protection from the effects of an economic downturn. This increase is reflected by a rise in the aggregate equity capital to assets ratio from 6.8% a year ago to 7.4% at year-end 1990. During 1990, equity capital grew at a 10.2% rate versus an asset growth rate of 1.6%. Over two thirds of the state chartered banks have an equity capital to asset ratio of greater than 7%.

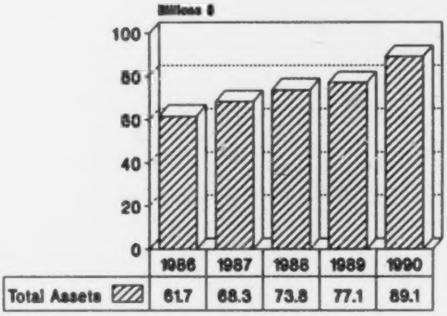
TOTAL ASSETS, TOTAL DEPOSITS AND TOTAL EQUITY CAPITAL
(California State Chartered Banks)



		1986	1987	1988	1989	1990
ASSETS	—	92.4	91.2	94.5	101.6	103.3
DEPOSITS	—+—	78.9	77.1	78.9	84.9	85.8
CAPITAL	—■—	5.7	5.7	6.0	6.9	7.7

The assets of state chartered agency and branch offices of foreign banking corporations under our supervision increased 15.6% during the year to $89.1 billion. Approximately 65.7% of the total bank assets we regulate are foreign controlled.

ASSETS OF FOREIGN BANKING CORPORATIONS
(California State Chartered)



		1986	1987	1988	1989	1990
Total Assets	▨	61.7	68.3	73.8	77.1	89.1

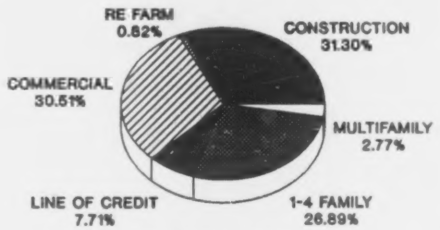
REAL ESTATE LOANS

Bank lending on the security of real property continues to receive close scrutiny from the federal regulatory agencies. During the year, FDIC spokesmen made comments about California real estate markets that were generally perceived as predictions of massive chargeoffs for commercial real estate and construction loans.

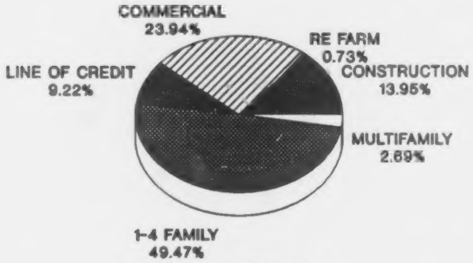
In response, the Department conducted its own study on certain California real estate markets and presented our perspective. In our study, we focused on the areas mentioned by the FDIC as potentially risky, and examined the local economies as well as the condition of state chartered banks in those areas. Our study concluded that the evidence failed to indicate that the "sky was falling" on California real estate. We based this conclusion on the strength and diversity of our economy, the backlog of demand for housing, and the overall condition of loan portfolios at state chartered banks.

During the year, aggregate real estate loans at state chartered banks grew 18.2%, from $31.4 billion to $37.1 billion. Home equity lines of credit led the percentage increase with 46.2%, from $1.96 billion to $2.86 billion. In absolute terms, the largest growth was in commercial real estate, which increased $2.4 billion, or 27.1% to stand at $11.3 billion. During 1990, construction loans grew 10.5%, from $10.5 billion to $11.6 billion, but declined slightly in the fourth quarter. Presented below is a breakdown of real estate loans for both state chartered and national banks.

REAL ESTATE LOAN BREAKDOWN



California State
Chartered Banks



California National
Banks

Real estate loans at all California banks (state chartered and national) grew 24.3% for the year, and ended at $127.6 billion. This continues a trend in that much of bank asset growth in recent years has been fueled by real estate lending. At year-end, all California banks' real estate loans comprise approximately 37.5% of their total assets, versus 32.1% one year ago. The comparable figures for state chartered banks alone are 35.9% and 30.9% for 1990 & 1989, respectively. Nationwide, real estate related loans comprise over 32% of the loan portfolio and 25% of total assets.

Real estate delinquencies have shown a substantial increase at state chartered banks. Noncurrent real estate loans rose from $504 million at year-end 1989, to $948 million at year-end 1990. Or stated another way, 2.6% of the real estate loan portfolio is now nonperforming, versus 1.6% one year ago. Despite the increase over 1989, the figure is lower than comparable figures for 1986, 1987, and 1988.

Noncurrent real estate loans make up 55.7% of all noncurrent loans, which compares closely to the 50.4% of the overall loan portfolio they also represent.

One commercial office vacancy index ("The Coldwell Banker Commercial Office Vacancy Independent") shows that of the eight major California market areas listed, five are below the national average, one is on a par with the national average, and two areas are above the national average. Of the two listed above average, one has shown a decreasing vacancy rate during 1990 as compared to the previous three years. The other area listed (Ventura County) remains substantially higher than the national average. Overall, California commercial real estate vacancy factors are showing an improvement.

Approximately one out of five California state chartered banks have over 50% of their real estate loan portfolio in construction loans. The Department, in conjunction with the FDIC has corresponded with those banks considered to have an undue concentration in construction loans. Reports have been requested from those banks as to steps the bank is taking to focus on bank lending policies and procedures. We have also requested detailed reports of the maturities and take-out of their construction loan portfolios to access the level of risk. The reports will be compiled into a study which will be completed in 1991. While there may be a perception that regulatory agencies are discouraging banks from granting construction loans, we believe that banks should continue to make loans of good quality.

Overall, state chartered bank real estate loan portfolios are considered to be in good condition, and we continue to monitor the banks closely to avoid situations that arose elsewhere in the United States.

REAL ESTATE INVESTMENT

During the year, the Department conducted a survey on real estate investment activities of state chartered banks. The survey was designed to be part of our "outreach" program to directors and executive officers of banks. We believe that the use of "Business Segment" surveys is an excellent tool for effective and open communication between bankers and the Department.

The purpose of this survey was to determine the nature, extent and experience of state banks that were engaging in expanded real estate powers pursuant to Financial Code Section 751.3, and to assess bank policies and procedures regarding these powers.

A sample of 15 banks that represented 20% of the banks and 69% of the development portfolios held by the banks exercising the 751.3 powers was chosen. Following the survey, all banks having authority to engage in the activity were invited to a November 14, 1990 meeting at the Hyatt (Oakland Airport) Hotel. The Banking Department's views and opinions on certain "key" features of this activity were discussed by Superintendent Gilleran with the approximately 150 persons who attended the meeting and, pursuant to questions that were raised, further clarifications were subsequently issued.

Generally, the survey found that banks engaging in 751.3 activities are complying with legislative intent, with the overwhelming amount of activity being in single family residential development, and within local market areas. For the most part, the activities have been conducted in a safe and profitable manner. Most importantly, we found that banks that adopted and followed detailed investment plans fared much better both in a profitability and in a regulatory sense.

The survey also resulted in a change to the format of the state Report of Condition schedules, as well as to our examination report. Additionally, we objected to the FFIEC Call Reports classifying real estate investments as other real estate owned (a negative connotation). They agreed and changed the classification of the call report data.

We believe that the survey and the meeting resulted in a better understanding of the expanded powers activities and were mutually beneficial to the Department as well as the banks.

REAL ESTATE INVESTMENTS MADE UNDER SECTION 751.3
(IN $ MILLIONS)

	ALL STATE BANKS		BANKS UTILIZING REAL ESTATE POWERS			
DATE	#BANKS	TOTAL $ASSETS	#BANKS	TOTAL $ASSETS	TOTAL $INVESTED	%OF ASSETS INVESTED
06-30-85	287	77,066	47	N/A	49.7	N/A
12-31-86	287	92,402	63	10,000	99.9	.99
12-31-87	279	91,243	69	N/A	167.0	N/A
12-31-88	270	94,494	75	36,669	243.5	.66
12-31-89	267	101,624	73*	34,601	338.0	.97
12-31-90	270	103,281	81	57,094	422.0	.74

* Figures for year-end 1989 and subsequent years exclude inactive 751.3 subsidiaries and those banks with investments under $1000.00.

SUPERINTENDENTS OF BANKS

Name	Date of Taking Office
ALDEN ANDERSON	July 1, 1909
W.R. WILLIAMS	February 20, 1911
CHARLES F. STERN	December 1, 1918
JONATHAN S. DODGE	June 20, 1921
JOHN FRANKLIN JOHNSON	February 1, 1923
WILL C. WOOD	January 29, 1927
ALBERT A ROSENSHINE	November 21, 1929
WILL C. WOOD	March 30, 1930
EDWARD RAINEY	January 6, 1931
FRIEND WM. RICHARDSON	July 19, 1934
F. W. WILSON	January 9, 1939
WILLIAM J. MURPHY	March 4, 1940
GEORGE J. KNOX	May 29, 1940
BENJAMIN C. CORLETT	March 1, 1943
MAURICE C. SPARLING	December 9, 1945
WILLIAM A. BURKETT	August 1, 1955
WILLIAM J. MURPHY	February 1, 1959
JOHN A. O'KANE	May 8, 1962
JAMES M. HALL	February 9, 1967
JOHN A. SHERMAN	January 26, 1970
DONALD E. PEARSON	June 1, 1970
CARL J. SCHMITT	November 5, 1975
JACK L. TAUFER	September 1, 1978
MARY ANN GRAVES	June 1, 1979
MORTON R. MICHAELS	August 23, 1979
RICHARD M. DOMINGUEZ	April 1, 1980
HAROLD D. DOYLE	January 3, 1983
LOUIS CARTER	May 2, 1983
HAROLD D. DOYLE	February 17, 1987
HOWARD GOULD	April 1, 1987
HAROLD D. DOYLE	March 13, 1989
JAMES E. GILLERAN	July 5, 1989

Note: The year 1878 marks the advent of actual banking supervision in California. In that year, an act was passed creating a three-man Board of Bank Commissioners and placing under its jurisdiction "every savings bank and banking company incorporated under the laws of this state, or any other state or country and doing business in this state". In 1909, the Bank Act was passed, creating the State Banking Department as it exists today, with the Superintendent of Banks appointed by the Governor for a term of four years. This was changed in 1911 to provide that the Superintendent hold office "at the pleasure of the Governor".

STAFF OF THE STATE BANKING DEPARTMENT

AS OF DECEMBER 31, 1990

ADMINISTRATION

EXECUTIVE AND ADMINISTRATIVE SERVICES

NAME AND POSITION	COMPENSATION PER MONTH
James E. Gilleran, Superintendent of Banks	7,921
Harold D. Doyle, Chief Deputy Superintendent of Banks	7,240
Stanley M. Cardenas, Senior Deputy Superintendent of Banks	6,521
John R. Paulus, Deputy Superintendent of Banks, Office of Policy	5,380
Brian L. Walkup, Senior Staff Counsel (Sacramento)	6,137
Sheila L. Sakamoto, Staff Counsel (Sacramento)	5,322
Phyllis A. Garrett, Staff Services Manager II	4,415
Eli I. Karam, Senior Accounting Officer	3,827
Purigali K. Prakash, Bank Examiner	3,833
Mary Ann Havens, Associate Information Systems Analyst	3,330
Robbin A. Kleinsorge, Associate Governmental Program Analyst	3,330
Jack D. Fowler, Staff Services Analyst	2,512
Lorene F. Mirts, Staff Services Analyst	3,020
Nadine F. Young, Staff Services Analyst	3,020
Joyce A. Matushenko, Personnel Assistant II	2,660
Jean M. Nosaka, Management Services Technician	2,299
Anna Yee, Management Services Technician	2,158
Laura Storniolo, Accountant I	2,346
Joyce A. Darrough, Office Technician	1,978
Nina M. Gaetos, Office Technician	1,885
G. Susana Lowery, Office Technician	1,795
Maria P. Galatti, Office Assistant (Typ)	1,628
Jeanne B. Lum, Office Assistant (Typ)	1,628
Suzy E. Zeigler, Office Assistant (Typ)	1,550

LEGAL AND LEGISLATIVE SERVICES

James F. Carrig, Chief Counsel, C.E.A.	6,682
William G. Thompson, Senior Staff Counsel (Sup)	6,137
Tony Lehtonen, Senior Staff Counsel (Spec)	5,588
Thomas M. Loughran, Senior Staff Counsel (Spec)	5,336
Diana H. Nishiura, Senior Staff Counsel (Spec) (Los Angeles)	6,137
Peter J. Moren, Staff Counsel (Los Angeles)	4,401
Gregory S. Price, Staff Counsel (Los Angeles)	4,401
Kenneth H. Sayre-Peterson, Staff Counsel	5,322
Robert E. Thomas, Staff Counsel	5,266
Leticia Argumedo, Senior Typist Legal (Los Angeles)	2,569
Leonida C. Asuncion, Senior Typist Legal	2,636
Aile E. Adriano, Senior Typist Legal	2,636
Agnes R. Cabauatan, Senior Typist Legal	2,569
Doreen M. Guerra, Senior Typist Legal (Los Angeles)	2,140
Irene D. Kukkola, Senior Typist Legal	2,636

LICENSING AND SPECIAL PROGRAMS

Richard R. Ogawa, Assistant Deputy Licensing & EDP	5,129
Roberta L. Libby, Associate Programmer Analyst	3,827
Patrick C. Carroll, Staff Services Analyst	3,020
Cari D. Rodriguez, Management Services Technician	2,299
Shirley S. Mak, Word Processing Technician	1,773
Meli T. Brown, Office Assistant (Typ)	1,709
Nida E. Rivera, Office Assistant (Typ)	1,628

SAN FRANCISCO REGIONAL OFFICE

John R. Fagundes, Deputy Superintendent of Banks, C.E.A. II	5,913
Paul D. Bowers, Supervising Bank Examiner	5,129
James E. Brodie, Supervising Bank Examiner	5,129
Thomas Fong, Bank Examiner IV (Sup)	4,847
Brian H. Yuen, Bank Examiner IV (Sup)	4,847
Alicia V. Adoc, Bank Examiner IV (Local Agency)	4,616
Franklin S. Hom, Bank Examiner IV	4,211
Frank W. Horst, Bank Examiner IV	4,211
Khai LeCong, Bank Examiner IV	4,406
Kris E. Olstead, Bank Examiner IV	3,833
James J. O'Neill, Bank Examiner IV	4,616
John J. Peters, Bank Examiner IV	4,616
Owen M. Raven, Bank Examiner	4,211
Harland R. Ross, Bank Examiner IV	4,616
Joan Tomlinson, Bank Examiner IV	4,211
Debie M. Abella, Bank Examiner	3,650
Terrance L. Andreski, Bank Examiner	3,486
Barbara K. Chow, Bank Examiner	3,650
Paul K. Fung, Bank Examiner	3,320
Edgar M. Gomez, Bank Examiner	3,486
Laura G. Joseph, Bank Examiner	4,165
Jane C. Killpack, Bank Examiner	3,819
Michael Y. Lim, Bank Examiner	3,486
Bert Louis, Bank Examiner	3,819
Ross J. Muramoto, Bank Examiner	3,486
Julio R. Prada, Bank Examiner	3,486
Frank J. Pult, Bank Examiner	3,819
John R. Tullis, Bank Examiner	3,650
Helen K Vaughn, Bank Examiner (Local Agency)	3,819
Kelly P. Wong, Bank Examiner	3,486
Diedri C. Youngblood, Bank Examiner	3,320
Frank S. Iwamoto, Management Services Technician	2,299
Claudia B. Nordendahl, Staff Services Analyst (Local Agency)	2,638
Terry J. Anderson, Office Technician	2,181
Barbara L. Curry, Office Technician	1,905
Carmelita F. Reyes, Word Processing Technician	2,024
R. Yvonne Malekzadeh, Office Assistant (Typ) (Local Agency)	1,773

SPECIAL LICENSEES

Arlene F. Rutherford, Deputy Superintendent of Banks, C.E.A. I	4,880
Linda Eng, Bank Examiner	3,650
Marita V. Gonzalez, Bank Examiner	3,650
A. Robert Mbama, Bank Examiner	3,660
Peter C. Sim, Bank Examiner	3,486
Gertrude Wynn, Bank Examiner	3.650
Maureen K. Chenette, Office Assistant (Typ)	1,709

SACRAMENTO REGIONAL OFFICE

Jerry C. Bertsch, Supervising Bank Examiner	5,129
Donald G. Williams, Bank Examiner IV (Sup)	4,847
David Bouterie, Bank Examiner IV	4,211
Donald H. Lake, Bank Examiner IV	4,211
Peter A. Van Hoecke, Bank Examiner IV	4,616
James A. Young, Bank Examiner IV	4,616
Lester E. Connor, Bank Examiner	3,650
Scott J. Harris, Bank Examiner	3,650
Deanne S. Hendricks, Bank Examiner	3,320
Mary J. Jones, Bank Examiner	3,486
George G. Neil, Bank Examiner	3,819
Lorraine C. Sapunar, Bank Examiner	3,819
William J. Shaw, Bank Examiner	3,480
Rosemarie Grenke, Office Technician	2,181
Elaine L. Wood, Office Technician	2,181
Elizabeth A. Sanchez, Office Assistant (Typ)	896

SAN DIEGO REGIONAL OFFICE

Sharon A. Dunlavey, Deputy Superintendent of Banks, C.E.A. I	5,380
Craig A. Carlson, Supervising Bank Examiner	5,129
William L. Doolittle, Bank Examiner IV (Sup)	4,618
Paul T. Crayton, Bank Examiner IV	4,010
John R. Hearold, Bank Examiner IV	4,616
William G. Schott, Bank Examiner IV	3,832
William F. Betts, Bank Examiner	3,819
Michael J. Curran, Bank Examiner	3,486
John C. Epuna, Bank Examiner	3,660
Albert J. Marquez, Bank Examiner	3,486
Lynnette A. Myhre, Bank Examiner	3,486
John F. Scanlon, Bank Examiner	3,486
Rosalyn S. Tomaszewski, Bank Examiner	3,819
Rita D. Kovara, Office Technician	2,181
Lorraine L. Garcia, Office Assistant (Typ)	1,550

LOS ANGELES REGIONAL OFFICE

David L. Scott, Deputy Superintendent of Banks, C.E.A. II	5,913
William R. Adams, Supervising Bank Examiner-SD	5,129
Donald L. Grigsby, Supervising Bank Examiner	5,129
Francis H. Kallmeyer, Supervising Bank Examiner	5,129
Masanori P. Yamaguchi, Supervising Bank Examiner	5,129
Charlotte C. Imoto, Bank Examiner IV (Sup)	4,211
Florence P. Mirjahangir, Bank Examiner IV (Sup)	4,847
Willis J. Sheldon, Bank Examiner IV (Sup)	4,847
Bill F. Tom, Bank Examiner IV (Sup)	4,847
Paul A. Bialecki, Bank Examiner IV	4,211
Tak S. Chow, Bank Examiner IV	4,211
Arnold W. Erickson, Bank Examiner IV	4,616
Benedict I. Farias, Bank Exmainer IV	4,211
Margaret A. Kaplan, Bank Examiner IV	4,010
Michael L. Kientz, Bank Examiner IV	4,616
Debra L. Lewis, Bank Examiner IV	4,211
Nancy D. Marshall, Bank Examiner IV	4,616
Moises E. Nolasco, Bank Examiner IV	4,616
Clair V. Olson, Bank Examiner IV	4,616
Joseph R. Phelon, Bank Examiner IV	4,616
Richard D. Schorr, Bank Examiner IV	4,616
Donald L. Shimizu, Bank Examiner IV	4,211
David B. Spainhour, Bank Exmainer IV	4,024
Bill Tsubota, Bank Examiner IV	4,616
Lyndia Woo, Bank Examiner IV	4,616
James L. Young, Bank Examiner IV	4,616
Kwaku Aboagye, Bank Examiner	3,320
Robert B. Abraham, Bank Examiner	3,819
Fredrick L. Brown, Bank Examiner	3,660
Cathy J. Buchholz, Bank Examiner	3,660
Larry W. Bush, Bank Examiner	3,651
Scott D. Cameron, Bank Examiner	3,650
Annette L. Cheng, Bank Examiner	3,486
Frank M. Collins, Bank Examiner	3,650
Trace W. Ehrig, Bank Examiner	3,486
Mouna Faragallah, Bank Examiner	3,819
Stuart M. Feldstein, Bank Examiner	3,819
Susan L. Friedman, Bank Examiner	3,660
Sharon A. Hannaford, Bank Examiner	3,486
William M. Hoff, Bank Examiner	3,650
Betty N. Holmes, Bank Examiner	3,819
Gloria J. Hoskins, Bank Examiner	3,650
Reuben M. JaJa, Bank Examiner	3,996
Donna H. Kim, Bank Examiner	3,320
Donald L. King, Bank Examiner	3,819
Victor L. Kuan, Bank Examiner	3,819
Fa-Der Lee, Bank Examiner	3,819
Linda C. Lee, Bank Examiner	3,660

LOS ANGELES REGIONAL OFFICE - Continued

Sandy Leong, Bank Examiner	3,650
Z. Michelle Liang, Bank Examiner	3,660
Andrew Y. Low, Bank Examiner	3,660
David S. McElrea, Bank Examiner	3,660
Catherine M. Nahnsen-Robison, Bank Examiner	3,650
Robert L. Norvell, Bank Examiner	3,650
Rudy Perez, Bank Examiner	3,819
Daphne T. Porter, Bank Examiner	3,486
Shelly L. Randolph, Bank Examiner	3,660
Gerundio R. Reblando, Bank Examiner	3,819
John T. Ross, Bank Examiner	3,660
Judy A. Russell, Bank Examiner	3,660
Martha C. Sinnokrot, Bank Examiner	3,486
Eddy R. Spralja, Bank Examiner	3,819
Cheryl E. Stackhouse, Bank Examiner	3,486
Angela Wright, Bank Examiner	3,660
Freda Sato, Staff Services Analyst	3,020
Jackie A. Stutz, Office Technician	2,181
Diana C. Rivera, Office Technician	2,125
Norma P. Flores, Office Assistant (Typ)	1,749
Francine L. Clark, Office Assistant (Typ)	1,550

STATEMENT OF THE STATE BANKING FUND

Revenue and Expenditures for Fiscal Year 1990

Accumulated surplus, July 1, 1989	$5,769,308.64
Revenue:	
Assessment of banks	$13,856,040.49
Assessment, travelers checks	170,958.00
License fees (banks and branches)	50,060.00
Proposed bank and branch applications	426,937.12
Extraordinary services	84,900.00
Interest from invested funds	799,597.05
Income from sale of documents	7,070.00
Miscellaneous revenue	126,675.00
Total revenue	$15,522,237.66
Total resources	$21,291,546.30
Less Expenditures	
Salaries	$8,114,334.14
Staff benefits	2,184,673.27
Operating expenses and equipment	4,168,134.36
Reimbursement	(171,252.04)
Due from Local Agency Deposit Security	(253,614.00)
Total expenditures	$14,042,275.73
Accumulated surplus, June 30, 1989	$7,249,270.57
Prior year appropriation adjustments 88/89	$144,518.32
Prior prior year appropration adjustments 87/88	213.71
Reappropration Item 2140-490 Office Automation	(12,348.00)
Refunds to Reverted Appropriations	28.41
Total adjustments	$132,412.44
Accumulated surplus, adjusted	$7,381,683.01

THE CALIFORNIA BANKING SYSTEM

STATE CHARTERED BANKS
STATEMENT OF ASSETS AND LIABILITIES

(Dollar Amounts in Millions)

YEAR ENDING	12-31-86	12-31-87	12-31-88	12-31-89	12-31-90
NUMBER OF BANKS	287	279	270	267	270
ASSETS					
Cash and due from banks	$14,390.2	$11,767.0	$13,832.2	$13,229.8	$9,373.4
Securities	9,894.9	11,191.3	12,665.3	12,022.6	11,871.4
Loans & leases (net)	59,553.0	60,738.8	60,696.8	67,586.5	73,242.9
Less: loan loss reserve	(808.7)	(1,493.1)	(1,328.9)	(1,263.1)	(1,356.4)
Federal funds sold	4,871.3	4,777.1	4,149.8	5,175.7	4,205.1
Bank premises, equipment, etc.	1,562.2	1,565.7	1,493.9	1,573.6	1,741.6
Other real estate owned	402.3	368.6	396.4	518.9	702.0
Customer liability under acceptances	739.2	636.8	562.7	668.2	721.4
Other assets	1,797.8	1,690.4	2,024.3	2,111.9	2,779.8
Total Assets	$92,402.2	$91,242.6	$94,492.5	$101,624.1	$103,281.2
LIABILITIES AND CAPITAL					
Demand deposits	$27,395.1	$22,221.6	$24,083.2	$24,287.7	$21,659.9
Time and savings deposits	47,924.9	50,292.3	51,378.5	56,981.2	60,774.3
Domestic deposits	75,320.0	72,513.9	75,461.7	81,268.9	82,434.2
Deposits in foreign offices	3,527.7	4,595.2	3,448.5	3,639.9	3,397.0
Total Deposits	78,847.7	77,109.1	78,910.2	84,908.8	85,831.2
Federal funds purchased	3,171.5	2,773.6	4,293.7	4,045.6	4,218.9
Other borrowings, including mortgages	1,690.5	2,645.9	2,489.2	2,718.6	2,669.7
Other liabilities, including acceptances	2,211.9	2,120.1	2,109.4	2,327.1	2,036.0
Capital notes	737.6	852.6	686.7	681.5	873.1
Equity capital	5,743.0	5,741.3	6,003.3	6,942.5	7,652.3
Total Liabilities and Capital	$92,402.2	$91,242.6	$94,492.5	$101,624.1	$103,281.2
MEMORANDUM					
Commercial & other loans	$27,886.7	$26,775.3	$26,561.2	$24,893.4	$25,677.1
Real estate loans *	18,290.8	20,169.2	20,936.5	$31,367.6	37,113.2
Loans to individuals	12,640.6	13,077.6	12,290.1	$9,597.6	9,093.7
Direct lease financing	1,638.7	1,586.4	1,787.0	2,263.0	1,820.8
Total (including unearned income)	$60,456.8	$61,608.5	$61,574.8	$68,121.6	$73,704.8

* The increase in real estate loans subsequent to 1988 is due to the inclusion of loans secured by junior liens (home equity lines of credit, etc.) formerly carried in other categories.

STATE CHARTERED BANKS
STATEMENT OF PAST DUE AND NONACCRUAL LOANS & LEASES

(Dollar Amounts in Millions)

Year Ending	12-31-86	12-31-87	12-31-88	12-31-89	12-31-90
Number of Banks	287	279	270	267	270
LOANS & LEASES PAST DUE 30–89 DAYS					
Commercial & Other Loans	$802.6	$727.7	$593.9	$902.3	$516.4
Real Estate Loans	429.3	701.9	588.0	451.1	835.6
Loans to Individuals	202.6	223.4	157.7	50.8	172.8
Lease Financing Receivables	NA	NA	NA	9.7	15.8
Total 30–89 Days Past Due	$1,434.5	$1,653.0	$1,339.6	$1,413.9	$1,540.6
NONCURRENT LOANS & LEASES					
Commercial & Other Loans	$1,047.8	$1,136.9	$850.0	$709.4	$687.6
Real Estate Loans	472.1	671.4	543.7	504	947.9
Loans to Individuals	106.3	107.4	74.6	128.5	55.9
Lease Financing Receivables	NA	NA	NA	16.9	9.2
Total Noncurrent	$1,626.2	$1,915.7	$1,468.3	$1,358.8	$1,700.6
TOTAL PAST DUE & NONACCRUAL					
Commercial & Other Loans	$1,850.4	$1,864.6	$1,443.9	$1,611.7	$1,204.0
Real Estate Loans	901.4	1,373.3	1,131.7	955.1	1,783.5
Loans to Individuals	308.9	330.8	232.3	179.3	228.7
Lease Financing Receivables	NA	NA	NA	26.6	25.0
Total Past Due & Nonaccrual	$3,060.7	$3,568.7	$2,807.9	$2,772.7	$3,241.2
TOTAL PAST DUE LOANS & LEASES AS A % OF RELEVANT LOAN CATEGORIES					
Commercial & Other Loans	6.64	6.96	5.44	6.47	4.69
Real Estate Loans	4.93	6.81	5.41	3.04	4.81
Loans to Individuals	2.44	2.53	1.89	1.87	2.51
Lease Financing Receivables	NA	NA	NA	1.18	1.37
Total Loans	5.20	5.95	4.70	4.07	4.40
TOTAL NONCURRENT LOANS & LEASES AS A % OF RELEVANT LOAN CATEGORIES					
Commercial & Other Loans	3.76	4.25	3.20	2.85	2.68
Real Estate Loans	2.58	3.33	2.60	1.61	2.55
Loans to Individuals	0.84	0.82	0.61	1.34	0.61
Lease Financing Receivables	NA	NA	NA	0.75	0.51
Total Loans	2.76	3.19	2.46	1.99	2.31

NOTE: Loans & leases figures include unearned income.
Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

STATE CHARTERED BANKS
STATEMENT OF CHARGE-OFFS AND RECOVERIES ON LOANS AND LEASES

(Dollar Amounts in Millions)

Year Ending	12-31-89	12-31-90
Number of Banks	267	270
CHARGE-OFFS		
Commercial & Other Loans	$480.2	$415.6
Real Estate Loans	40.4	71.6
Loans to Individuals	192.2	156.7
Lease Financing Receivables	21.7	38.4
Total Charge-offs	$734.5	$682.3
RECOVERIES		
Commercial & Other Loans	$84.8	$84.8
Real Estate Loans	5.0	6.7
Loans to Individuals	61.9	52.4
Lease Financing Receivables	11.6	11.2
Total Recoveries	$163.3	$155.1
NET CHARGE-OFFS (RECOVERIES)		
Commercial & Other Loans	$395.4	$330.8
Real Estate Loans	35.4	64.9
Loans to Individuals	130.3	104.3
Lease Financing Receivables	10.1	27.2
Total Net Charge-offs	$571.2	$527.2
NET CHARGE-OFFS AS A PERCENT OF RELEVANT LOAN CATEGORIES		
Commercial & Other Loans	1.59	1.29
Real Estate Loans	0.11	0.17
Loans to Individuals	1.36	1.15
Lease Financing Receivables	0.45	1.49
Total Loans	0.84	0.72
GROSS CHARGE-OFFS AS A PERCENT OF RELEVANT LOAN CATEGORIES		
Commercial & Other Loans	1.93	1.62
Real Estate Loans	0.13	0.19
Loans to Individuals	2.00	1.72
Lease Financing Receivables	0.96	2.11
Total Loans	1.08	0.93

NOTE: Loans & leases figures include unearned income.

STATE CHARTERED BANKS
STATEMENT OF INCOME AND EXPENSE

(Dollar Amounts in Millions)

YEAR ENDING	12-31-86	12-31-87	12-31-88	12-31-89	12-31-90
NUMBER OF BANKS	287	279	270	267	270
INTEREST EARNED					
Loans	$5,992.6	$6,215.8	$5,815.9	$7,558.4	$8,058.2
Leases	159.2	163.5	129.6	175.2	184.3
Federal funds sold	251.4	278.3	320.3	389.9	331.7
Securities	728.5	782.2	810.0	878.8	966.2
Bank balances	143.2	205.9	279.3	520.1	317.6
Total	$7,274.9	$7,645.7	$7,355.1	$9,522.4	$9,858.0
INTEREST EXPENSE					
Deposits	$3,131.3	$3,017.4	$2,978.5	$3,947.6	$4,219.0
Federal funds purchased	270.1	262.6	233.7	432.6	466.0
Borrowings	130.0	150.3	143.4	254.4	164.2
Capital notes	55.5	63.2	59.9	67.1	72.7
Total	$3,586.9	$3,493.5	$3,415.5	$4,701.7	$4,921.9
NET INTEREST INCOME	$3,688.0	$4,152.2	$3,939.6	$4,820.7	$4,936.1
NON-INTEREST EXPENSE					
Salaries and employee benefits	$1,734.4	$1,877.8	$1,757.2	$2,024.4	$2,172.4
Occupancy expense	597.9	654.0	599.8	681.0	732.7
Provision for loan losses	597.2	1,244.5	395.3	506.0	613.2
Other	1,237.9	1,350.9	1,238.6	1,353.1	1331.4
Total	$4,167.4	$5,127.2	$3,990.9	$4,564.5	$4,849.7
NON-INTEREST INCOME					
Service charges on deposit accounts	$379.5	$411.4	$396.0	$427.0	445.9
Trust department	126.4	144.4	123.2	142.0	147.9
Other	798.7	662.1	700.0	795.0	755.1
Total	$1,304.6	$1,217.9	$1,219.2	$1,364.0	$1,348.9
OVERHEAD	$2,862.8	$3,909.3	$2,771.7	$3,200.5	$3,500.8
Net operating income	$825.2	$242.9	$1,167.9	$1,620.2	$1,435.3
Income taxes	(316.1)	(182.1)	(409.2)	(605.2)	(522.8)
Net securities gains (losses)	41.9	14.4	0.7	4.0	4.7
Extraordinary items	1.2	7.9	41.2	10.7	83.3
NET INCOME	$552.2	$83.1	$800.6	$1,029.7	$1,000.5
Dividends	205.7	202.7	168.1	253.0	392.3
Memo: Number of banks operated at a loss	66	41	25	15	27

STATE CHARTERED BANK
OPERATING STATISTICS

(Dollar Amounts in Millions)

YEAR ENDING	12-31-86	12-31-87	12-31-88	12-31-89	12-31-90
NUMBER OF BANKS	287	279	270	267	270
OTHER DATA					
Average assets	$87,416.7	$91,822.4	$92,867.6	$98,058.3	$102,452.6
Average equity capital	5,451.2	5,742.2	5,872.3	6,472.9	7,297.4
Net loan losses	471.0	572.4	562.7	570.1	527.2
AS A % OF YEAR-END LOANS & LEASES					
Provisions for loan losses	1.00%	2.05%	0.65%	0.75%	0.84%
Net loan losses	0.79%	0.94%	0.93%	0.84%	0.72%
Reserve for loan losses	1.36%	2.46%	2.19%	1.87%	1.85%
AS A % OF AVERAGE ASSETS					
Net interest margin	4.22%	4.52%	4.24%	4.92%	4.82%
Overhead	3.27%	4.26%	2.98%	3.26%	3.42%
Net operating income	0.94%	0.26%	1.26%	1.65%	1.40%
Net income	0.63%	0.09%	0.86%	1.05%	0.98%
AS A % OF AVERAGE EQUITY CAPITAL					
Net income	10.13%	1.45%	13.63%	15.91%	13.71%
OTHER RATIOS					
Equity capital to total assets	6.22%	6.29%	6.35%	6.83%	7.41%
Loans to deposits	75.53%	78.77%	76.92%	79.60%	85.33%
Dividend payout to net income	37.25%	243.92%	21.00%	24.57%	39.21%
BRANCH DATA					
Number of state banks	287	279	270	267	270
Number of state branches (domestic)	1,666	1,683	1,602	1,618	1,695
Number of state branches (foreign)	20	21	21	20	20
Total state banking offices	1,973	1,983	1,893	1,905	1,985
Number of national banks	169	173	167	168	163
Number of national branches (domestic)	2,542	2,528	2,505	2,520	2,786
Number of national branches (foreign)	98	89	88	85	85
Total national banking offices	2,809	2,790	2,760	2,773	3,034
Total domestic offices	4,664	4,663	4,544	4,573	4,914
Total offices	4,782	4,773	4,653	4,678	5,019
California population (estimated)	26,980,800	27,662,900	28,662,000	29,063,000	29,760,021
Population per banking office	5,785	5,932	6,308	6,355	6,056
STATE BANKING DEPARTMENT STAFF:					
Authorized	184.5	186.5	193.5	197.5	211.5
Actual	168.7	178.5	187.5	180.0	191.5

NOTES

(1) Above figures relate to domestic and foreign banking operations

(2) Average assets and average equity capital are the average of year-end figures for the current year and one year previous

CALIFORNIA NATIONAL BANKS
STATEMENT OF ASSETS AND LIABILITIES

(Dollar Amounts In Milions)

YEAR ENDING	12-31-86	12-31-87	12-31-88	12-31-89	12-31-90
NUMBER OF BANKS	169	173	167	168	163
ASSETS					
Cash and due from banks	$25,288.0	$20,838.0	$23,474.0	$24,127.0	$19,098.2
Securities	11,676.0	14,123.0	15,340.0	12,470.0	11,613.0
Loans & leases (net of unearned income)	142,129.0	136,763.0	147,008.0	164,347.0	187,885.3
Less: Loan loss reserve	(3,302.0)	(5,763.0)	(5,048.0)	(4,777.0)	(4,524.0)
Federal funds sold	5,667.0	7,585.0	6,398.0	5,454.0	4,301.9
Bank premises, equipment, etc.	3,228.0	3,314.0	3,208.0	3,346.0	3,801.5
Other real estate owned	982.0	883.0	1,003.0	1,044.0	1,452.2
Customer liability under acceptances	3,349.0	2,855.0	2,357.0	2,610.0	2,699.6
Other Assets	9,307.0	8,703.0	8,970.0	9,159.0	10,158.6
Total Assets	$198,324.0	$189,301.0	$202,710.0	$217,780.0	$236,486.3
LIABILITIES AND CAPITAL					
Demand deposits	$40,905.0	$35,573.0	$38,195.0	$40,603.0	$40,561.3
Time and savings deposits	119,710.0	118,400.0	123,920.0	133,913.0	148,681.2
Total Deposits	160,615.0	153,973.0	162,115.0	174,516.0	189,242.5
Federal funds purchased	10,449.0	6,367.0	10,157.0	11,935.0	10,426.5
Other borrowings, including mortgages	6,377.0	8,815.0	9,114.0	8,358.0	11,445.7
Other liabilities, including acceptances	8,875.0	8,640.0	8,119.0	6,958.0	7,668.9
Capital notes	2,986.0	2,990.0	2,999.0	3,755.0	3,751.0
Equity capital	9,022.0	8,516.0	10,206.0	12,258.0	13,951.7
Total Liabilities and Capital	$198,324.0	$189,301.0	$202,710.0	$217,780.0	$236,486.3

NATIONAL BANKS
STATEMENT OF INCOME AND EXPENSE

(Dollar Amounts in Millions)

YEAR ENDING	12-31-86	12-31-87	12-31-88	12-31-89	12-31-90
NUMBER OF BANKS	169	173	167	168	163
INTEREST EARNED					
Loans	$14,459.0	$13,275.0	$14,440.0	$17,512.0	$19,142.1
Leases	325.0	309.0	327.0	353.0	362.9
Federal funds sold	380.0	533.0	639.0	668.0	482.8
Securities	1,380.0	1,413.0	1,505.0	1,624.0	1,397.8
Bank balances	856.0	683.0	598.0	539.0	581.9
Total	$17,400.0	$16,213.0	$17,509.0	$20,696.0	$21,967.5
INTEREST EXPENSE					
Deposits	$8,810.0	$7,459.0	$7,593.0	$9,191.0	$10,152.4
Federal funds purchased	728.0	638.0	871.0	1,375.0	1,265.7
Borrowings	504.0	714.0	811.0	1,064.0	1,164.5
Capital notes	205.0	227.0	249.0	319.0	334.2
Total	$10,247.0	$9,038.0	$9,524.0	$11,949.0	$12,916.8
NET INTEREST INCOME	$7,153.0	$7,175.0	$7,985.0	$8,747.0	$9,050.7
NON-INTEREST EXPENSE					
Salaries and employee benefits	$3,755.0	$3,756.0	$3,641.0	$3,733.0	$3,850.5
Occupancy expense	1,434.0	1,470.0	1,442.0	1,461.0	1,518.4
Provision for loan losses	2,678.0	3,663.0	1,244.0	1,319.0	2,083.5
Other	2,398.0	2,619.0	2,817.0	3,253.0	3,087.1
Total	$10,265.0	$11,508.0	$9,144.0	$9,766.0	$10,539.5
NON-INTEREST INCOME					
Service chares on deposit accounts	$681.0	$786.0	$959.0	$1,073.0	$1,210.0
Trust department	303.0	360.0	346.0	413.0	396.7
Other	2,454.0	2,463.0	2,758.0	3,390.0	3,422.5
Total	$3,438.0	$3,609.0	$4,063.0	$4,876.0	$5,029.2
OVERHEAD	$6,827.0	$7,899.0	$5,081.0	$4,890.0	$5,510.3
Net operating income	$326.0	($724.0)	$2,904.0	$3,857.0	$3,540.4
Income taxes	(355.0)	17.0	(1,162.0)	(1,494.0)	(1,290.5)
Net securities gains (losses)	133.0	33.0	(8.0)	(11.0)	(7.3)
Extraordinary items	8.0	41.0	183.0	325.0	91.9
NET INCOME	$112.0	($633.0)	$1,917.0	$2,677.0	$2,334.5
Dividends	235.0	326.0	391.0	792.0	1,011.8

TOTAL ASSETS, TOTAL DEPOSITS AND TOTAL CAPITAL OF THE 25 LARGEST CALIFORNIA BANKS RANKED BY TOTAL ASSETS AS OF DECEMBER 31, 1990

(In Thousands of Dollars)

Rank in State	Name of Bank	Total Assets	Percent of Total	Cumulative Percent	Total Deposits	Equity Capital
1	Bank of America, N.T. & S.A.	$96,281,000	28.34%	28.34%	$77,027,000	$4,895,000
2	Security Pacific National Bank	55,681,500	16.39	44.73	45,376,676	3,173,753
3	Wells Fargo Bank, N.A.	53,823,569	15.84	60.57	42,716,399	3,353,839
4	First Interstate Bank of California	19,068,021	5.61	66.18	15,831,927	1,090,591
5	Union Bank*	16,313,083	4.80	70.98	11,922,019	1,033,124
6	Bank of California, N.A. (The)*	8,493,807	2.50	73.48	5,935,470	514,408
7	Sanwa Bank California*	7,140,099	2.10	75.58	5,241,100	601,184
8	City National Bank	4,957,622	1.46	77.04	4,102,785	307,667
9	Sumitomo Bank of California (The)*	4,794,621	1.41	78.45	4,239,387	264,705
10	Imperial Bank	3,026,980	0.89	79.34	2,603,809	184,858
11	Bank of the West*	2,674,644	0.79	80.13	2,320,511	150,518
12	San Diego Trust & Savings Bank	1,617,649	0.48	80.61	1,483,900	103,223
13	Farmers & Merchants Bank of Long Beach	1,366,417	0.40	81.01	880,248	220,956
14	Westamerica Bank, N.A.	1,317,097	0.39	81.40	1,188,182	82,880
15	Community Bank	1,296,213	0.38	81.78	913,191	93,020
16	Mitsui Manufacturers Bank*	1,280,557	0.38	82.15	1,108,877	117,376
17	Household Bank, N.A.	1,220,517	0.36	82.51	1,848	374,883
18	Tokai Bank of California*	1,195,424	0.35	82.87	1,059,501	114,616
19	Pacific Western Bank	1,151,095	0.34	83.20	1,043,746	85,411
20	First Los Angeles Bank*	1,014,599	0.30	83.50	881,390	76,519
21	Bank of Canton of California	884,986	0.26	83.76	610,420	63,808
22	Santa Barbara Bank & Trust	843,776	0.25	84.01	746,585	62,126
23	Santa Monica Bank	817,399	0.24	84.25	739,648	73,764
24	Pacific Bank, N.A. (The)	810,725	0.24	84.49	700,055	67,383
25	Metrobank	744,639	0.22	84.71	672,884	52,431
	Largest 25 banks	$287,816,039	84.71%	84.71%	$229,347,558	$17,158,043
	All other (408 banks)	51,951,422	15.29	100.00	45,726,145	4,445,966
	Total	$339,767,461	100.00%		$275,073,703	$21,604,009
	270 State Banks	$103,281,207			$85,831,229	$7,652,339
	163 National Banks	236,486,254			189,242,474	13,951,670
	Total	$339,767,461			$275,073,703	$21,604,009

* Subsidiary of foreign bank.

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Alliance Bank	Culver City	$45,399	$9,762	$34,533	$522	$42,563	$0	$2,490	$2,450	$190
Alvarado Bank	Richmond	33,064	5,701	27,023	484	32,106	922	198	1,918	(801)
America California Bank	San Francisco	66,490	18,674	45,561	640	56,468	0	9,183	2,657	601
American Bank & Trust Company	San Jose	66,574	4,862	60,022	760	62,773	900	135	3,097	(1,251)
American Commercial Bank	Ventura	93,647	32,195	56,594	330	85,008	0	7,987	4,171	1,077
American International Bank	Los Angeles	405,818	114,251	262,604	2,451	375,363	4,030	21,864	15,699	4,016
American Interstate Bank	Newport Beach	58,560	5,270	51,824	828	54,783	0	3,484	4,001	229
American Pacific State Bank	North Hollywood	209,816	58,247	143,086	2,382	192,290	1,035	14,035	11,130	2,109
American River Bank	Sacramento	55,133	10,265	43,983	354	48,092	0	6,697	3,368	1,037
American Valley Bank	El Cajon	116,274	19,979	91,133	1,053	108,865	0	7,058	7,857	1,415
Antelope Valley Bank	Lancaster	133,589	33,570	95,206	922	122,140	0	9,348	8,455	1,518
Bank Audi (California)	Los Angeles	86,248	22,076	62,998	266	71,744	7,082	6,534	2,604	335
Bank of A. Levy	Ventura	645,909	193,757	422,177	5,840	577,764	2,692	47,980	32,192	7,334
Bank of Agriculture & Commerce	Stockton	125,042	42,186	73,591	870	110,469	3,801	7,313	4,434	500
Bank of Amador	Jackson	47,587	17,693	29,124	375	42,483	0	4,841	2,289	502
Bank of America State Bank	Concord	8,539	6,383	2,082	21	4,452	0	3,993	588	(7)
Bank of Beverly Hills (The)	Beverly Hills	127,819	21,192	97,211	1,664	120,112	0	2,414	7,401	(612)
Bank of Canton of California	San Francisco	884,986	619,260	216,874	4,350	610,420	187,384	63,808	22,518	6,075
Bank of Commerce	San Diego	113,958	22,217	83,195	908	105,200	20	6,554	6,623	(197)
Bank of Coronado	Coronado	27,744	7,370	19,130	320	24,660	0	2,982	1,588	150
Bank of Encino	Encino	59,216	19,762	38,267	326	51,737	1,000	6,106	2,905	532
Bank of Fresno	Fresno	336,923	75,990	245,591	3,995	300,731	2,862	28,057	17,387	3,025
Bank of Granada Hills	Granada Hills	44,731	9,804	33,787	303	40,106	0	4,174	2,723	641
Bank of Hayward	Hayward	24,083	3,264	20,620	396	21,222	0	2,679	1,233	(382)

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Bank of Hemet (The)	Hemet	104,362	13,329	89,682	629	94,759	0	8,787	5,695	1,433
Bank of Hollywood (The)	Hollywood	74,407	19,003	54,522	572	65,551	0	8,605	4,304	1,037
Bank of Industry	City of Industry	212,397	43,041	162,009	1,925	184,794	6,810	19,271	11,993	2,850
Bank of La Costa	Carlsbad	28,722	7,297	20,460	263	26,568	0	2,039	1,535	234
Bank of Livermore	Livermore	71,222	9,812	58,634	670	65,344	0	5,346	3,655	819
Bank of Los Angeles	West Hollywood	138,027	33,980	95,453	2,148	123,321	1,941	11,722	8,229	(950)
Bank of Marin	San Rafael	41,000	13,342	26,053	60	33,368	0	7,412	1,097	(447)
Bank of Monrovia	Monrovia	39,253	8,413	30,088	276	35,252	0	3,721	2,770	710
Bank of Montecito (The)	Montecito	218,017	67,804	136,457	1,965	200,647	494	15,263	11,395	2,692
Bank of New York Trust Co. of CA (The)	Los Angeles	27,577	22,011	0	0	7,131	0	17,810	1,530	1,486
Bank of Newport	Newport Beach	270,821	37,340	223,578	3,888	244,497	3,348	19,305	18,267	2,619
Bank of Oakland	Oakland	40,077	7,112	30,328	443	34,532	2,954	2,157	1,505	(682)
Bank of Orange County (The)	Fountain Valley	32,663	11,443	20,487	290	28,140	0	4,285	2,347	407
Bank of Petaluma	Petaluma	40,800	12,387	27,653	320	36,158	0	4,368	2,291	469
Bank of Pleasanton	Pleasanton	68,624	17,197	51,076	654	58,153	5,150	5,088	3,468	812
Bank of Rancho Bernardo (The)	San Diego	57,658	14,436	41,365	766	53,649	0	3,313	2,950	607
Bank of Rio Vista	Rio Vista	66,854	42,557	23,017	355	58,580	262	7,412	2,442	642
Bank of Salinas	Salinas	156,010	41,242	113,388	1,431	142,673	409	12,386	8,037	1,971
Bank of San Bernardino	San Bernardino	71,697	28,503	41,029	451	60,481	3,118	7,379	4,075	1,083
Bank of San Clemente	San Clemente	68,793	26,635	41,504	585	64,586	0	3,855	3,129	552
Bank of San Diego (The)	San Diego	179,859	32,855	142,079	1,641	165,411	1,930	10,868	9,681	1,004
Bank of San Francisco	San Francisco	392,560	63,250	310,133	5,207	365,419	102	23,883	18,668	2,381
Bank of San Pedro	San Pedro	164,550	28,875	124,821	2,194	147,990	3,340	11,542	10,020	1,516
Bank of San Ramon Valley (The)	San Ramon	69,376	10,486	58,212	775	63,971	500	4,604	3,912	866

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Bank of Santa Clara	Santa Clara	145,552	33,653	106,448	780	134,460	0	10,280	6,921	1,418
Bank of Santa Maria	Santa Maria	180,007	49,332	121,437	1,532	165,545	250	12,308	9,193	1,728
Bank of Southern California	San Diego	180,870	51,985	125,363	1,394	163,892	5,000	10,512	8,925	1,089
Bank of Stockton	Stockton	710,292	184,830	506,358	23,363	642,796	2,228	60,671	35,391	7,637
Bank of the Orient	San Francisco	252,399	67,204	174,844	3,163	229,833	382	16,766	11,596	760
Bank of the Sierra	Porterville	128,604	31,683	91,497	1,196	119,579	0	8,183	7,471	1,609
Bank of the West	San Francisco	2,674,644	411,622	2,149,043	29,022	2,320,511	123,884	150,518	114,677	10,641
Bank of Walnut Creek	Walnut Creek	108,122	30,460	75,002	1,457	97,948	0	8,805	6,976	1,134
Bank of Westminster	Westminster	66,931	11,973	47,848	490	59,275	2,241	4,738	3,096	500
Bank of Willits	Willits	54,682	24,889	28,714	360	48,439	34	6,030	2,558	735
Bank of Woodland	Woodland	119,010	43,272	73,864	1,614	109,322	0	7,905	5,649	1,368
Bank of Yorba Linda	Yorba Linda	35,483	7,444	27,294	284	32,828	0	2,433	2,186	115
Bay Area Bank	Redwood City	73,639	19,309	52,871	704	67,909	170	4,934	4,187	783
Bay Bank of Commerce	San Leandro	76,843	16,298	57,346	754	67,902	828	7,071	4,518	885
Borel Bank & Trust Company	San Mateo	156,857	33,322	120,497	1,563	141,539	405	13,629	9,131	2,828
Borrego Springs Bank	Borrego Springs	30,498	9,772	19,277	245	27,947	0	2,382	1,484	160
Burlingame Bank & Trust Company	Burlingame	90,299	19,853	69,374	908	81,199	2,556	5,657	4,468	918
Butte Community Bank	Paradise	4,924	3,962	13	0	1,725	0	3,180	5	(31)
California Center Bank	Los Angeles	153,231	40,982	102,987	848	137,641	0	11,931	7,373	2,079
California Central Trust Bank Corp.	Irvine	142,186	140,034	0	0	119,304	0	21,973	6,401	1,421
California Commerce Bank	Los Angeles	519,752	187,661	318,979	3,571	451,008	27,120	35,889	21,628	2,444
California Korea Bank	Los Angeles	498,447	133,777	348,700	3,653	461,897	2,072	28,328	20,843	3,418
California Overseas Bank	Los Angeles	124,513	42,125	75,376	986	109,271	1,185	12,385	5,592	(2,688)
California Republic Bank	Bakersfield	549,757	182,773	337,151	7,960	501,302	5,226	38,767	31,398	5,031

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
California Security Bank	San Jose	59,215	12,650	45,867	530	54,958	0	3,891	2,629	375
California State Bank	Covina	323,595	75,660	220,836	2,655	280,353	0	39,436	19,137	4,353
California Valley Bank	Fresno	136,950	23,624	111,282	1,799	120,039	6,322	8,575	8,368	1,360
Camarillo Community Bank	Camarillo	64,225	15,169	46,248	470	57,211	1,064	5,664	3,434	780
Canadian Imperial Bank of Commerce (CA)	Los Angeles	130,914	14,528	112,713	4,237	0	1,016	114,505	10,696	3,488
Capital Bank	Downey	108,989	13,570	91,264	851	98,837	500	9,144	8,456	1,637
Capital Bank of California	Los Angeles	273,109	53,597	216,592	5,092	253,309	0	16,514	18,093	(2,049)
Capital Bank of Carlsbad	Carlsbad	26,514	8,895	16,773	140	23,724	0	2,739	1,351	4
CapitolBank Sacramento	Sacramento	149,998	62,286	83,390	1,161	135,691	3,201	10,554	6,815	1,656
Cathay Bank	Los Angeles	658,149	123,543	493,023	4,894	590,355	1,552	59,188	29,063	9,723
Centennial Bank	Hayward	97,520	24,305	71,249	1,008	88,897	64	7,626	5,858	1,250
Central Sierra Bank	San Andreas	67,586	16,325	49,177	509	61,696	0	4,820	4,222	900
Century Bank	San Francisco	77,426	29,629	46,150	2,049	60,848	1,019	13,288	3,960	500
Cerritos Valley Bank	Norwalk	51,371	16,136	34,076	394	41,496	2,955	6,414	3,108	627
Charter Pacific Bank	Agoura Hills	70,533	13,139	50,592	528	62,039	582	6,677	5,098	1,401
Chino Valley Bank	Chino	512,106	132,893	367,850	5,092	465,210	6,921	36,222	29,715	8,870
Citizens Bank of Costa Mesa	Costa Mesa	121,436	18,630	97,859	974	108,334	2,522	10,059	9,870	1,068
Citizens Commerical Trust & Savings Bank	Pasadena	121,882	50,515	66,741	563	109,633	0	10,287	6,736	1,531
Citizens State Bank of Santa Paula	Santa Paula	56,054	28,591	26,888	397	48,934	1,160	5,757	2,487	513
Citizens Western Bank	San Diego	30,376	16,102	11,710	198	27,136	424	2,662	1,840	2
City Commerce Bank	Santa Barbara	137,153	31,063	101,434	725	122,619	4,065	9,022	7,129	950
CivicBank of Commerce	Oakland	338,177	70,423	262,666	3,542	307,070	0	27,638	18,011	3,144
Clovis Community Bank	Clovis	76,886	21,126	53,656	1,389	68,946	0	6,409	4,738	1,174
Coast Bank	Long Beach	129,100	17,478	106,531	1,273	119,534	827	7,422	8,375	898

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Coast Commercial Bank	Santa Cruz	112,160	23,478	83,180	1,196	100,543	0	9,198	7,310	1,905
Codding Bank of Rohnert Park	Rohnert Park	23,930	4,525	18,461	149	19,021	0	4,816	1,038	(304)
CommerceBank	Newport Beach	290,903	39,316	242,522	3,441	259,694	3,492	25,001	19,947	3,758
Commercial Bank of Fremont	Fremont	103,168	22,433	80,463	1,069	94,240	22	8,430	6,147	1,615
Commercial Bank of San Francisco	San Francisco	38,719	8,833	26,204	497	32,078	0	6,245	584	(724)
Commercial Center Bank	Santa Ana	238,855	83,457	134,167	2,329	180,637	0	52,024	14,373	3,773
Community Bank	Pasadena	1,296,213	348,961	882,679	11,457	913,191	276,667	93,020	58,886	12,033
Community First Bank	Bakersfield	208,297	49,968	143,564	1,798	193,464	986	13,158	11,683	1,130
Concord Commercial Bank	Concord	50,387	10,973	38,716	568	43,959	0	6,229	2,983	660
Continental Pacific Bank	Vacaville	111,868	21,997	85,818	664	103,390	0	7,754	5,631	1,004
Corporate Bank	Santa Ana	102,297	19,104	74,699	1,543	90,524	2,375	8,011	5,892	1,207
County Bank of Merced	Merced	127,818	24,377	90,476	1,510	117,070	321	9,080	7,235	2,001
Cuyamaca Bank	Santee	41,486	8,198	30,256	370	37,970	0	3,149	2,327	80
Cypress Coast Bank	Seaside	16,086	6,997	7,973	77	12,493	0	3,317	256	(482)
Dai-Ichi Kangyo Bank of California	Los Angeles	491,873	200,220	292,358	9,276	418,770	30,368	29,363	16,936	2,038
DeAnza Bank	Sunnyvale	31,191	12,233	18,441	350	27,479	89	3,421	1,873	286
Desert Community Bank	Victorville	58,563	20,980	35,150	453	53,510	0	4,697	3,900	440
Eastern International Bank	Alhambra	90,271	10,331	77,932	554	82,857	0	5,645	3,627	559
El Camino Bank	Anaheim	110,049	18,057	90,632	910	98,192	0	10,522	8,987	1,553
Eldorado Bank	Tustin	293,688	66,809	214,542	2,656	263,881	1,095	26,145	15,629	3,598
Exchange Bank	Santa Rosa	553,180	244,485	291,319	2,716	486,335	4,619	60,027	29,457	8,729
Farmers & Merchants Bank of Central CA	Lodi	534,746	262,622	259,151	4,200	483,203	0	45,762	22,779	6,319
Farmers & Merchants Bank of Long Beach	Long Beach	1,366,417	862,642	483,279	20,318	880,248	250,608	220,956	59,787	27,384
Feather River State Bank	Yuba City	133,277	43,185	88,026	2,951	122,453	776	9,001	7,117	1,747

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
First American Bank	Rosemead	144,298	40,613	100,380	2,643	122,927	0	17,038	9,520	2,585
First American Trust Company	Santa Ana	31,120	26,684	0	0	22,150	0	7,979	2,022	1,102
First Bank of San Luis Obispo	San Luis Obispo	69,611	15,553	52,542	1,157	60,985	0	6,505	4,284	1,151
1st Business Bank	Los Angeles	565,670	293,617	267,829	7,712	503,260	15,701	39,508	22,786	5,973
First California Bank	La Mesa	141,186	18,509	110,820	1,302	131,265	342	8,010	7,501	1,000
First Citizens Bank	Sherman Oaks	31,897	9,095	21,982	252	27,091	0	4,682	2,100	301
First Commercial Bank	Sacramento	385,842	71,496	304,529	3,050	350,847	101	29,359	23,564	6,540
First Community Bank of the Desert	Yucca Valley	54,436	11,904	31,211	567	46,189	2,893	4,752	2,787	250
First Credit Bank	West Hollywood	88,460	23,528	63,556	1,112	79,770	0	7,773	4,894	901
First Indo-American Bank	San Francisco	56,165	12,408	43,197	466	49,309	100	6,243	2,295	223
First International Bank	Chula Vista	61,894	11,698	46,754	661	56,883	0	4,250	4,037	694
First Interstate Bank of California	Los Angeles	19,068,021	4,321,901	13,875,664	290,148	15,831,927	1,269,265	1,090,591	1,009,956	250,858
First Interstate Bank, Ltd.	Los Angeles	574,524	467,732	8,841	0	167,547	251,281	100,852	4,724	(687)
First Interstate Central Bank	Calabasas	5,875	5,500	0	0	767	0	4,885	343	321
First Los Angeles Bank	Los Angeles	1,014,599	299,299	693,746	7,079	881,390	49,307	76,519	42,646	6,551
First Mountain Bank	Big Bear Lake	29,652	9,760	18,933	291	26,817	0	2,558	1,853	348
First Northern Bank of Dixon	Dixon	206,137	45,579	153,833	1,689	186,597	1,500	17,231	11,343	2,820
First Regional Bank	Los Angeles	119,078	28,891	87,808	1,850	107,033	500	11,250	6,296	1,108
First State Bank of Southern California	Santa Fe Springs	114,589	29,051	80,558	805	99,569	2,085	12,263	6,513	367
First State Bank of the Oaks	Thousand Oaks	136,527	56,342	84,625	900	119,355	9,658	12,964	8,563	1,175
First Trust Bank	Ontario	414,979	100,305	266,941	2,500	379,069	4,006	26,776	21,117	2,704
First Valley Bank	Lompoc	101,034	35,660	62,100	934	86,216	5,171	8,922	5,093	1,365
Foothill Bank	Mountain View	108,211	21,851	85,059	939	100,227	0	6,851	4,434	730
Foothill Independent Bank	Glendora	254,635	49,461	196,686	1,980	233,562	367	17,096	14,401	3,744

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

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Franklin Bank	San Mateo	170,321	27,765	141,519	1,143	154,684	0	14,586	4,457	424
Fremont Bank	Fremont	252,392	24,776	210,730	3,431	237,466	105	13,142	13,408	1,730
Frontier State Bank	Redondo Beach	58,657	6,779	50,107	85	54,198	0	3,795	2,255	580
Garfield Bank	Montebello	72,237	16,571	54,225	667	65,257	0	4,998	4,182	1,399
Gateway Western Bank	Beaumont	37,332	7,048	26,986	562	35,376	0	1,786	1,829	(865)
General Bank	Los Angeles	691,858	230,139	438,409	4,655	615,281	16,000	46,304	32,581	12,438
Gilmore Commercial & Savings Bank	Los Angeles	76,520	32,868	43,139	350	62,891	0	12,653	2,793	633
Golden Gate Bank	San Francisco	89,879	12,878	75,809	467	83,415	0	5,464	4,018	882
Golden Oak Bank	Oakhurst	25,548	6,137	18,700	276	23,642	0	1,580	1,631	435
Golden Pacific Bank	Ontario	38,050	6,862	28,633	256	34,695	0	3,101	1,952	335
Great Valley Bank	Ceres	78,327	23,863	51,893	1,075	67,450	680	9,921	4,427	1,091
Grossmont Bank	La Mesa	346,558	69,516	265,766	1,983	298,115	4,615	37,243	21,010	4,110
Guaranty Bank of California	Los Angeles	17,342	9,015	8,134	168	16,285	0	993	1,013	31
Guardian Bank	Los Angeles	478,908	133,934	340,707	3,473	435,398	2,816	30,493	31,257	6,941
Hanmi Bank	Los Angeles	249,275	52,734	188,568	2,083	227,333	1,000	18,448	13,728	3,419
Harbor Bank	Long Beach	136,739	35,815	96,544	1,004	123,818	0	12,040	9,584	1,189
Harris Trust Company of California	Los Angeles	6,934	780	0	0	0	0	6,186	515	260
Heritage Oaks Bank	Paso Robles	45,429	16,131	27,366	830	40,964	85	3,101	2,350	336
Home Bank	Signal Hill	442,374	134,671	283,307	3,380	395,828	707	44,132	21,150	5,365
Humboldt Bank	Eureka	26,042	9,034	15,742	157	22,128	0	3,781	1,164	147
Imperial Bank	Inglewood	3,026,980	855,088	2,108,374	31,313	2,603,809	203,413	184,858	136,577	27,807
Independence Bank	Encino	707,501	152,807	479,353	4,281	602,478	53,190	47,803	28,866	95
Industrial Bank	Van Nuys	77,290	10,517	60,873	899	66,401	3,198	6,744	4,777	1,016
International Bank of California	Los Angeles	134,053	31,400	97,435	899	115,856	5,301	10,423	6,388	509

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

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Kerman State Bank	Kerman	58,913	17,306	36,558	562	53,155	0	5,323	2,366	931
Kings River State Bank	Reedley	37,464	13,602	23,159	420	34,317	0	2,825	1,975	403
Kyowa Bank of California (The)	Los Angeles	93,199	13,714	78,561	949	69,529	0	19,199	5,109	1,818
Lake Community Bank	Lakeport	50,629	9,833	39,967	464	45,829	0	4,584	2,595	592
Landmark Bank	La Habra	176,891	37,482	134,311	1,314	160,729	0	15,529	9,928	2,127
Liberty Bank	So. San Francisco	69,044	12,802	52,868	810	63,956	15	4,746	3,392	(86)
Lippo Bank	Los Angeles	163,773	56,164	103,961	5,129	152,531	40	8,796	7,615	(6,587)
Madera Valley Bank	Madera	42,443	19,963	22,074	847	37,540	798	3,740	2,101	391
Manilabank California	Los Angeles	20,775	6,008	12,476	772	20,349	0	137	941	(2,340)
Marina State Bank	Marina del Rey	18,273	2,174	15,846	158	16,415	250	1,471	999	(74)
Mariners Bank	San Clemente	73,228	18,530	53,517	643	67,909	0	4,703	4,095	1,004
Maritime Bank of California	Los Angeles	56,822	22,893	32,659	311	51,892	0	4,416	2,790	131
Mechanics Bank of Richmond (The)	Richmond	644,521	273,031	356,569	4,492	548,165	15,069	70,978	30,826	6,808
Mercantile Bank	Sacramento	40,687	10,593	30,147	594	37,320	15	2,827	1,983	377
Metrobank	Los Angeles	744,639	271,696	434,604	6,832	672,884	10,003	52,431	38,221	2,101
Mid-Peninsula Bank	Palo Alto	81,952	22,441	58,800	755	71,800	0	9,565	3,997	1,015
Mid-State Bank	Arroyo Grande	729,706	199,070	451,372	7,468	632,299	15,652	67,643	34,748	11,798
Mid-Valley Bank	Red Bluff	42,211	12,793	28,012	298	38,430	410	3,067	1,942	386
Mitsui Manufacturers Bank	Los Angeles	1,280,557	216,295	1,033,804	20,088	1,108,877	39,008	117,376	57,418	(5,929)
Modesto Banking Company	Modesto	175,747	42,302	126,171	3,312	160,560	0	11,571	9,017	1,405
Monarch Bank	Laguna Niguel	54,199	11,339	41,445	677	48,863	1,130	3,553	3,133	379
Monterey County Bank	Monterey	28,790	7,387	20,158	329	26,401	0	2,014	1,689	246
Napa Valley Bank	Napa	388,785	63,143	309,474	4,540	357,684	0	26,356	19,717	4,115
North County Bank	Escondido	176,233	34,662	133,022	1,547	161,496	2,374	9,808	10,151	1,806

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North Valley Bank	Redding	138,564	54,916	78,194	865	128,622	0	8,951	5,604	1,854
Oceanic Bank	San Francisco	66,268	21,446	42,857	245	53,334	0	12,085	2,588	496
Ojai Valley Bank	Ojai	35,519	8,141	26,296	170	32,190	0	3,193	2,348	550
OneCentral Bank	Glendale	73,022	20,602	49,058	696	65,017	0	5,908	5,519	797
Overland Bank	Temecula	63,265	9,735	51,949	653	57,700	0	4,764	4,166	567
Pacific Business Bank	Carson	63,143	12,019	48,038	388	56,834	0	5,661	3,608	136
Pacific Commerce Bank	Chula Vista	40,885	12,221	27,412	272	34,741	482	5,393	2,654	611
Pacific Heritage Bank	Torrance	224,198	123,252	92,864	556	210,051	900	11,197	6,859	1,294
Pacific Inland Bank	Anaheim	100,194	19,725	78,122	881	79,852	11,588	7,987	6,155	571
Pacific State Bank	Stockton	32,799	9,581	22,536	351	27,802	197	4,578	1,757	150
Pacific Western Bank	San Jose	1,151,095	228,494	871,901	11,000	1,043,746	7,239	85,411	66,077	16,841
Pan American Bank	Los Angeles	37,159	9,434	26,306	527	32,073	0	3,787	2,267	511
Peninsula Bank of Commerce	Millbrae	79,445	19,548	58,257	959	69,546	0	8,758	4,471	1,107
Peninsula Bank of San Diego	San Diego	194,247	55,215	131,683	1,418	179,673	697	12,773	8,995	2,008
Pioneer Bank	Fullerton	197,692	30,099	163,576	1,653	181,004	0	14,958	12,657	2,678
Placer Bank of Commerce	Roseville	49,443	11,075	37,000	494	47,540	29	1,550	2,247	101
Plaza Bank of Commerce	San Jose	515,370	85,169	425,826	6,319	452,637	13,803	46,087	31,744	8,595
Plumas Bank	Quincy	76,126	22,910	50,405	623	70,581	0	4,986	3,893	609
Premier Bank	Northridge	93,741	22,578	68,413	910	86,989	816	5,639	5,783	167
Rancho Bank	San Dimas	36,929	8,718	26,512	276	33,100	0	3,431	2,315	255
Redding Bank of Commerce	Redding	105,814	22,027	81,341	687	96,091	0	8,905	5,547	2,014
Redlands Centennial Bank	Redlands	10,114	7,763	1,965	25	6,500	0	3,581	155	(288)
Redwood Bank	San Francisco	114,992	24,357	88,725	1,209	107,227	0	6,867	5,805	269
Regency Bank	Fresno	93,621	21,340	63,558	779	85,362	0	7,335	4,768	1,555

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Republic Bank	Torrance	204,788	46,518	152,201	3,156	188,126	0	14,073	10,543	223
River City Bank	Sacramento	394,067	66,380	300,468	2,771	365,540	0	25,552	17,871	4,127
Sacramento Commercial Bank	Sacramento	103,989	31,381	65,935	989	94,242	0	7,560	6,631	1,746
SafraBank (California)	Encino	97,820	37,437	56,225	689	88,698	0	7,672	3,416	151
San Benito Bank	Hollister	60,662	17,367	40,132	597	54,224	0	5,667	3,290	808
San Diego Trust & Savings Bank	San Diego	1,617,649	717,386	816,989	8,264	1,483,900	8,116	103,223	77,231	12,242
San Gabriel Valley Bank	El Monte	46,663	8,744	34,477	740	41,285	0	4,878	2,985	643
San Joaquin Bank	Bakersfield	78,695	30,177	47,156	847	72,696	0	5,790	3,570	563
Santa Barbara Bank & Trust	Santa Barbara	843,776	289,352	538,101	6,207	746,585	30,898	62,126	35,738	10,348
Santa Monica Bank	Santa Monica	817,399	213,315	589,116	5,868	739,648	0	73,764	42,011	13,182
Sanwa Bank California	San Francisco	7,140,099	2,193,343	4,698,364	94,384	5,241,100	1,071,134	601,184	258,913	35,182
Savings Bank of Mendocino County	Ukiah	281,322	138,585	137,902	2,903	255,001	0	25,515	11,521	3,478
Scott Valley Bank	Yreka	84,763	34,276	48,165	551	77,185	0	7,296	3,823	1,005
Scripps Bank	La Jolla	100,454	23,964	75,107	856	91,231	0	8,699	5,099	774
Security Pacific State Bank	Irvine	344,189	24,546	259,958	1,654	205,768	52,258	69,877	16,921	9,960
Seoul Bank of California	Los Angeles	64,993	19,885	43,629	500	55,764	0	8,668	3,202	330
Silicon Valley Bank	Santa Clara	670,578	183,925	484,647	8,550	630,660	0	34,580	35,275	10,001
Simi Valley Bank	Simi Valley	76,041	15,223	57,270	515	69,507	0	6,064	4,583	785
Sonoma Valley Bank	Sonoma	30,484	8,437	21,606	232	27,068	0	3,244	1,412	164
South Bay Bank	Torrance	128,055	28,834	90,838	1,253	116,657	0	10,149	6,352	1,203
Southern California Bank	Downey	417,773	110,369	292,554	3,050	376,811	7,546	30,877	21,589	4,218
State Bank of India (California)	Los Angeles	28,801	13,861	14,781	200	26,147	0	2,346	942	101
Sterling Bank	Los Angeles	149,243	40,637	97,969	1,158	133,933	0	10,760	9,972	1,353
Suisun Valley Bank	Fairfield	52,619	10,724	40,623	627	49,157	0	3,151	2,454	(217)

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Republic Bank	Torrance	204,788	46,518	152,201	3,156	188,126	0	14,073	10,543	223
River City Bank	Sacramento	394,067	66,380	300,468	2,771	365,540	0	25,552	17,871	4,127
Sacramento Commercial Bank	Sacramento	103,989	31,381	65,935	989	94,242	0	7,560	6,631	1,746
SafraBank (California)	Encino	97,820	37,437	56,225	689	88,698	0	7,672	3,416	151
San Benito Bank	Hollister	60,662	17,367	40,132	597	54,224	0	5,667	3,290	808
San Diego Trust & Savings Bank	San Diego	1,617,649	717,386	816,989	8,264	1,483,900	8,116	103,223	77,231	12,242
San Gabriel Valley Bank	El Monte	46,663	8,744	34,477	740	41,285	0	4,878	2,985	643
San Joaquin Bank	Bakersfield	78,695	30,177	47,156	847	72,696	0	5,790	3,570	563
Santa Barbara Bank & Trust	Santa Barbara	843,776	289,352	538,101	6,207	746,585	30,898	62,126	35,738	10,348
Santa Monica Bank	Santa Monica	817,399	213,315	589,116	5,868	739,648	0	73,764	42,011	13,182
Sanwa Bank California	San Francisco	7,140,099	2,193,343	4,698,364	94,384	5,241,100	1,071,134	601,184	258,913	35,182
Savings Bank of Mendocino County	Ukiah	281,322	138,585	137,902	2,903	255,001	0	25,515	11,521	3,478
Scott Valley Bank	Yreka	84,763	34,276	48,165	551	77,185	0	7,296	3,823	1,005
Scripps Bank	La Jolla	100,454	23,964	75,107	856	91,231	0	8,699	5,099	774
Security Pacific State Bank	Irvine	344,189	24,546	259,958	1,654	205,768	52,258	69,877	16,921	9,960
Seoul Bank of California	Los Angeles	64,993	19,885	43,629	500	55,764	0	8,668	3,202	330
Silicon Valley Bank	Santa Clara	670,578	183,925	484,647	8,550	630,660	0	34,580	35,275	10,001
Simi Valley Bank	Simi Valley	76,041	15,223	57,270	515	69,507	0	6,064	4,583	785
Sonoma Valley Bank	Sonoma	30,484	8,437	21,606	232	27,068	0	3,244	1,412	164
South Bay Bank	Torrance	128,055	28,834	90,838	1,253	116,657	0	10,149	6,352	1,203
Southern California Bank	Downey	417,773	110,369	292,554	3,050	376,811	7,546	30,877	21,589	4,218
State Bank of India (California)	Los Angeles	28,801	13,861	14,781	200	26,147	0	2,346	942	101
Sterling Bank	Los Angeles	149,243	40,637	97,969	1,158	133,933	0	10,760	9,972	1,353
Suisun Valley Bank	Fairfield	52,619	10,724	40,623	627	49,157	0	3,151	2,454	(217)

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Sumitomo Bank of California (The)	San Francisco	4,794,621	697,905	4,052,482	93,740	4,239,387	192,525	264,705	190,809	44,904
Summit Bank	Oakland	73,566	20,074	52,495	801	66,640	0	6,502	4,390	1,063
Sun Country Bank	Apple Valley	6,794	5,241	1,209	15	3,662	26	3,094	79	(265)
Sunrise Bank of California	Roseville	182,397	40,331	140,204	2,114	164,555	0	13,709	10,286	2,540
Sunwest Bank	Tustin	284,922	41,231	240,074	3,731	261,754	554	17,952	17,147	1,644
Tehama County Bank	Red Bluff	53,420	13,864	39,106	454	47,960	106	4,854	2,895	866
Timberline Community Bank	Yreka	49,462	15,319	32,198	231	45,539	0	3,687	2,573	497
Tokai Bank of California	Los Angeles	1,195,424	104,234	1,083,348	20,181	1,059,501	490	114,616	52,023	12,287
Trans-World Bank	Sherman Oaks	223,573	78,011	141,318	2,364	199,131	5,159	18,130	13,165	2,500
Tri-Counties Bank	Chico	375,448	97,462	259,223	3,102	341,593	1,130	27,155	16,619	2,615
Truckee River Bank	Truckee	145,747	22,134	112,741	2,294	132,830	720	6,940	7,492	2,154
U.S. Bank of California	Eureka	285,704	75,359	202,094	2,706	256,969	5,755	20,796	11,084	3,066
Union Bank	San Francisco	16,313,083	2,725,892	12,866,598	320,145	11,922,019	2,437,165	1,033,124	723,030	146,465
Union Safe Deposit Bank	Stockton	524,847	170,663	338,009	7,052	476,162	0	37,767	23,540	6,048
United American Bank	Westminster	40,898	4,597	33,273	304	38,608	0	2,147	2,132	12
United Pacific Bank	Los Angeles	44,066	12,470	30,665	404	38,231	0	5,176	2,083	202
United Valley Bank	Farmersville	22,829	6,085	15,378	308	21,378	260	994	1,095	(871)
Upland Bank	Upland	56,715	7,415	46,493	379	51,360	0	5,132	3,977	626
Valley Bank	Moreno Valley	62,709	24,712	34,511	260	55,885	0	6,427	4,203	1,399
Valley Commercial Bank	Stockton	34,711	6,829	26,135	411	32,666	0	1,659	2,158	372
Valley Independent Bank	El Centro	118,091	33,606	80,085	1,003	103,149	5,930	8,324	5,760	622
Vintage Bank (The)	Napa	49,622	15,853	31,803	595	45,429	0	3,627	2,456	443
Visalia Community Bank	Visalia	83,301	16,132	58,714	605	75,429	126	4,550	3,957	724
Western Bank	Los Angeles	258,682	45,247	203,259	1,560	221,837	14,000	19,156	18,462	2,848

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Western Community Bank	Corona	69,214	13,631	52,063	762	62,245	0	6,480	4,624	1,162
Western State Bank	Duarte	50,222	11,335	35,577	215	44,415	955	4,402	2,218	(86)
Westside Bank	Tracy	72,186	27,204	43,539	645	63,703	0	8,043	4,066	1,056
Westside Bank of Southern California	Los Angeles	126,902	9,855	83,470	237	109,413	8,443	7,989	2,597	180
Wilshire State Bank	Los Angeles	104,917	27,366	75,485	844	96,059	59	7,517	5,674	1,067
Yosemite Bank	Mariposa	59,377	22,004	31,841	355	54,456	0	4,401	2,898	672

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Alameda First National Bank	Alameda	$210,083	$59,628	$144,323	$1,685	$188,024	$1	$21,006	$11,052	$2,396
American Commerce National Bank	Anaheim	126,725	21,739	102,615	1,131	117,207	0	8,356	7,488	1,494
American Independent Bank, N.A.	Gardena	23,024	6,844	15,876	199	20,375	0	2,524	1,435	245
American West Bank, N.A.	Encino	64,101	16,180	47,130	500	56,085	0	7,746	4,191	736
Associates National Bank	Pleasanton	164,330	23,910	129,271	7,110	16,975	50,937	86,409	18,142	3,946
Avco National Bank	Irvine	1,575	1,555	34	28	0	0	1,573	108	21
Bank of America, N.T. & S.A.	San Francisco	96,281,000	18,710,000	74,300,000	2,395,000	77,027,000	8,729,000	4,895,000	3,663,000	880,000
Bank of Anaheim, N.A.	Anaheim	66,519	23,258	42,387	352	61,582	0	4,437	3,686	705
Bank of California, N.A. (The)	San Francisco	8,493,807	666,490	7,403,794	204,428	5,935,470	1,330,063	514,408	286,032	11,474
Bank of Commerce, N.A. (The)	Auburn	53,882	11,471	40,253	661	46,772	0	6,398	3,304	711
Bank of Lake County, N.A.	Lakeport	63,847	24,417	37,544	520	57,771	0	5,828	3,180	572
Bank of Lodi, N.A.	Lodi	83,740	17,850	60,070	629	76,690	30	6,190	3,738	942
Bank of Milpitas, N.A. (The)	Milpitas	21,429	8,460	12,409	120	18,645	0	2,722	990	(87)
Bank of the Desert, N.A.	La Quinta	26,611	3,673	21,696	217	24,270	0	2,139	1,601	347
Bank of Whittier, N.A.	Whittier	37,628	9,990	27,229	315	34,524	0	2,891	1,973	160
Barbary Coast National Bank	San Francisco	43,366	14,977	25,965	223	36,059	3,648	3,246	1,415	285
Bay Cities National Bank	Redondo Beach	50,800	12,022	36,839	611	46,092	0	3,952	3,096	598
Burbank National Bank	Burbank	16,272	6,319	9,931	290	14,981	0	1,087	1,123	(186)
California Business Bank, N.A.	San Jose	56,160	14,387	40,782	659	50,042	0	5,645	2,985	449
California National Bank	San Francisco	81,454	17,855	58,438	2,076	65,749	0	10,908	5,865	928
California United Bank, N.A.	Los Angeles	476,268	181,085	288,693	4,128	437,902	0	36,761	31,635	6,176
Cal-West National Bank	Moreno Valley	27,261	11,346	15,644	195	23,084	0	4,039	1,906	563
Central Coast National Bank	Arroyo Grande	13,210	1,538	10,399	106	11,631	0	1,535	638	(268)
Channel Islands National Bank	Oxnard	53,151	12,502	39,618	351	47,904	0	5,019	3,281	661

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Chase Manhattan Trust Co. of CA, N.A. (The)	San Francisco	1,723	1,245	0	0	0	0	1,723	75	(1)
Citicorp Trust, N.A.	Los Angeles	2,241	1,609	99	0	0	0	1,871	126	(161)
Citizens Bank of Paso Robles, N.A.	Paso Robles	18,801	6,704	11,453	132	17,055	261	1,414	826	6
City National Bank	Beverly Hills	4,957,622	1,839,853	3,077,382	60,018	4,102,785	509,766	307,667	197,636	43,524
Clear Lake National Bank	Clearlake	21,801	7,129	14,211	227	19,448	0	2,130	1,035	202
Colonial Bank, N.A.	Santa Ana	65,102	48,702	14,823	240	59,087	0	5,653	3,601	857
Columbia National Bank	Santa Monica	102,039	21,608	78,810	826	94,569	0	5,435	5,714	292
Commerce Bank of San Luis Obispo, N.A.	San Luis Obispo	63,906	12,404	49,837	740	58,830	0	4,847	3,726	713
Commerce National Bank	City of Commerce	37,576	14,181	22,537	322	32,322	0	5,050	2,357	265
Community First National Bank	Pleasanton	104,278	36,011	65,674	667	94,584	0	9,192	5,269	961
Country National Bank	Redding	53,159	11,148	41,904	493	48,862	0	3,883	2,922	576
Culver National Bank	Culver City	44,915	15,963	28,766	530	40,283	0	4,380	2,619	504
Cupertino National Bank	Cupertino	122,971	19,205	102,402	1,301	110,977	0	11,102	6,759	1,498
Dana Niguel Bank, N.A.	Dana Point	75,883	16,949	56,222	1,052	71,404	0	4,104	3,984	311
De Anza National Bank	Indian Hills	54,339	8,547	45,186	436	50,069	0	3,860	3,039	599
Delta National Bank	Manteca	73,485	31,031	41,348	710	66,859	0	6,123	4,139	930
Downey National Bank	Downey	30,960	11,313	19,180	179	26,898	0	3,965	1,642	286
East County Bank, N.A.	Antioch	30,285	9,659	20,148	252	28,062	0	2,129	1,713	(138)
El Camino National Bank	Lompoc	10,291	2,503	7,544	61	8,105	0	2,093	261	(567)
El Capitan National Bank	Sonora	123,099	59,390	60,758	714	112,004	0	9,532	6,793	2,099
El Segundo First National Bank	El Segundo	34,673	8,595	25,534	255	31,789	0	2,434	1,991	186
Escondido National Bank	Escondido	110,203	22,198	85,211	784	101,196	0	8,456	7,620	821
Fallbrook National Bank	Fallbrook	53,567	18,473	33,633	330	49,483	0	3,611	2,891	696
Far East National Bank	Los Angeles	359,425	124,757	231,225	1,655	336,047	100	19,840	16,224	4,435

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Fidelity National Trust Company	Los Angeles	367	349	0	0	0	0	252	28	(95)
Financial Center Bank, N.A. (The)	San Francisco	281,520	95,631	176,809	2,759	260,052	2,716	15,500	13,904	1,380
First American Capital Bank, N.A.	Laguna Beach	35,006	11,309	19,077	349	31,878	265	2,410	2,291	127
First Central Bank, N.A.	Los Angeles	105,627	24,277	77,541	392	97,616	0	6,688	4,163	848
First Charter Bank, N.A.	Beverly Hills	193,531	36,149	152,468	1,384	179,011	1,866	11,620	11,586	2,225
First Interstate Bancard Company, N.A.	Simi Valley	173,331	1,280	150,429	4,774	95,881	50,861	16,872	10,614	8,168
First National Bank	San Diego	583,376	120,269	400,443	5,628	523,755	0	41,788	32,299	6,433
First National Bank in Coachella (The)	Coachella	19,719	17,978	1,493	114	15,691	0	3,724	1,128	367
First National Bank of Daly City	Daly City	168,318	55,948	106,003	1,453	149,556	334	17,774	9,869	2,086
First National Bank of Marin	San Rafael	27,470	5,028	20,190	322	25,486	400	1,397	1,844	111
First National Bank of Monterey County	Monterey	191,727	43,591	143,750	1,403	172,194	301	18,070	9,732	2,798
First National Bank of North County	Carlsbad	80,634	23,650	55,502	402	73,645	0	6,116	4,585	924
First National Bank of Ventura	Ventura	30,158	9,063	20,077	251	27,917	0	2,130	1,408	116
First Professional Bank, N.A.	Santa Monica	152,053	63,305	86,971	871	143,055	84	8,210	8,351	738
First Valley National Bank	Lancaster	5,508	4,969	160	50	1,447	0	3,768	168	(398)
First Western Bank, N.A.	San Diego	28,450	14,790	13,240	202	26,956	0	1,065	1,525	(522)
FirstBank of Palm Desert, N.A.	Palm Desert	32,539	7,225	23,825	320	29,537	900	1,954	1,852	347
Fontana First National Bank	Fontana	29,097	6,889	21,969	137	25,569	0	3,276	1,841	431
Foothill Community Bank, N.A.	Brownsville	12,330	4,077	7,967	64	11,399	0	777	571	1
Founders National Bank	Brea	52,261	10,586	40,426	271	48,026	0	3,624	2,670	243
Frontier Bank, N.A.	La Palma	147,282	17,898	125,178	659	134,307	0	9,662	5,654	434
Goleta National Bank	Goleta	22,666	3,892	17,874	123	19,461	7	3,104	985	(287)
Grand National Bank	Santa Ana	31,326	16,438	11,868	200	26,097	0	4,753	522	(75)
Hacienda National Bank	Santa Maria	36,520	9,740	25,961	234	33,935	0	2,518	1,672	26

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
High Desert National Bank	Hesperia	47,301	11,703	33,565	370	42,980	69	3,797	3,082	642
Household Bank, N.A.	Salinas	1,220,517	18,534	972,743	18,855	1,848	817,996	374,883	139,725	53,669
Huntington National Bank	Huntington Beach	113,973	31,138	80,396	792	102,173	13	10,359	7,290	1,186
Inland Community Bank, N.A.	Rialto	5,619	1,565	3,213	11	3,414	0	2,193	169	(484)
Inland Empire National Bank	Riverside	67,184	12,259	52,740	883	60,006	73	6,607	3,394	247
InterN.A. City Bank, N.A.	Long Beach	16,846	5,698	10,914	214	14,395	0	2,316	1,133	294
John Muir National Bank	Martinez	56,207	16,683	38,230	308	50,634	0	5,290	2,793	370
Laguna Bank, N.A. (The)	Laguna Beach	16,430	8,710	7,391	327	15,013	0	1,305	1,007	(452)
Lamorinda National Bank	Lafayette	83,754	19,955	63,459	921	77,069	1,216	5,151	4,962	1,070
Liberty National Bank	Huntington Beach	147,303	36,542	107,716	1,146	128,747	5,198	11,599	8,648	1,463
Los Angeles National Bank	Los Angeles	72,748	19,188	52,025	1,686	66,917	0	4,758	3,798	1,074
Los Robles National Bank	Thousands Oaks	47,242	13,125	33,717	201	38,906	3,772	4,246	2,692	501
Marathon National Bank	Los Angeles	141,432	31,964	107,945	1,390	128,841	0	11,880	8,430	1,681
Marin Community Bank, N.A.	San Rafael	30,588	6,315	22,785	135	24,263	0	6,227	1,115	(402)
Marine National Bank	Santa Ana	86,447	29,634	55,096	712	79,141	270	6,463	4,951	514
Mechanics National Bank	Paramount	236,928	47,706	180,937	3,011	214,471	603	18,635	18,585	3,915
Mercantile National Bank	Los Angeles	490,347	181,939	297,259	7,125	409,926	39,003	21,263	24,018	(1,752)
Merced Bank of Commerce, N.A.	Merced	30,989	14,543	16,164	149	27,814	0	3,014	1,432	306
Merchants Nat'l Bank of Sacramento (The)	Sacramento	72,604	58,970	12,594	85	60,802	0	10,884	2,551	792
Metropolitan National Bank	Oakland	23,270	4,484	18,446	112	18,687	2,000	2,391	1,026	209
Mid City Bank, N.A.	Los Angeles	99,158	21,469	71,633	975	89,211	2,000	7,060	6,294	641
Mineral King National Bank	Visalia	114,577	31,349	80,577	812	106,067	0	7,612	4,948	1,238
Mission National Bank	San Francisco	38,302	18,140	17,741	215	34,424	0	3,509	1,597	15
Mission Valley Bank, N.A.	San Clemente	45,103	16,433	23,947	1,126	42,588	0	1,143	2,727	(1,212)

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Mission Viejo National Bank	Mission Viejo	147,705	73,309	68,652	1,195	135,938	90	8,969	8,592	1,089
Monument National Bank	Ridgecrest	16,914	5,413	10,305	111	15,245	0	1,599	1,392	198
Napa National Bank	Napa	53,423	17,356	34,410	680	48,090	622	4,403	2,414	119
National American Bank	San Francisco	52,434	13,525	38,016	389	45,516	75	6,387	2,861	698
National Bank of California	Los Angeles	90,201	20,888	67,879	966	80,656	2,284	6,308	4,588	908
National Bank of Long Beach	Long Beach	243,579	64,559	166,935	2,694	202,993	8,778	28,602	19,570	2,896
National Bank of Southern California	Santa Ana	345,335	64,743	276,964	3,449	317,770	1,630	23,039	17,569	3,425
National Bank of the Redwoods	Santa Rosa	120,089	26,106	91,298	1,008	104,046	4,626	10,296	5,862	751
North State National Bank	Chico	51,233	13,733	35,273	600	47,655	0	3,289	2,214	160
Novato National Bank	Novato	94,620	21,031	71,036	949	85,169	1,280	6,821	4,670	815
Olympic National Bank	Los Angeles	114,944	26,082	86,424	1,536	104,963	1,601	7,523	6,878	527
OMNI Bank, N.A.	Monterey Park	144,456	32,002	110,052	1,414	129,828	58	12,065	7,071	1,415
Orange National Bank	Orange	168,898	65,477	97,918	900	154,530	0	11,964	8,868	314
Pacific Bank, N.A. (The)	San Francisco	810,725	165,041	630,617	6,365	700,055	30,518	67,383	41,320	9,818
Pacific National Bank	Newport Beach	109,521	14,414	93,237	1,003	93,005	5,700	9,955	6,625	687
Pacific Valley National Bank	Modesto	128,630	31,530	96,320	1,380	118,221	0	9,657	6,951	1,580
Pacific Western National Bank	Pico Rivera	69,706	11,351	57,958	1,365	62,312	0	6,759	4,764	1,250
Pajaro Valley Bank, N.A.	Watsonville	79,500	20,682	55,307	785	70,752	1,811	6,387	4,068	798
Palm Desert National Bank	Palm Desert	74,801	13,721	59,457	737	69,067	0	4,978	4,967	1,035
Palos Verdes National Bank	Rolling Hills Estate	50,052	11,643	38,191	429	45,675	0	3,967	2,637	271
Queen City Bank, N.A.	Long Beach	78,453	19,931	57,784	713	71,487	0	6,077	5,298	1,212
Rancho Dominguez Bank, N.A.	Carson	19,627	6,738	12,404	142	16,656	0	2,774	1,021	62
Rancho Santa Fe National Bank	Rancho Santa Fe	149,019	31,968	114,864	1,380	136,482	400	11,311	8,264	1,380
Rancho Vista National Bank	Vista	59,329	28,402	29,451	444	53,465	462	5,182	3,342	493

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

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Riverside National Bank	Riverside	231,662	53,529	168,398	1,870	202,055	3,384	18,365	12,670	2,909
Sacramento First National Bank	Sacramento	128,610	30,189	94,192	1,184	118,037	962	8,666	7,252	841
San Diego National Bank	San Diego	164,712	34,456	127,917	1,299	144,729	3,938	14,586	8,904	1,651
San Dieguito National Bank	Encinitas	80,488	16,883	61,356	687	74,573	0	4,582	4,388	536
San Jose National Bank	San Jose	90,103	15,659	71,624	1,153	77,733	0	11,401	5,852	1,127
San Marcos National Bank	San Marcos	80,712	16,860	61,094	667	73,997	0	5,953	4,241	783
San Mateo County National Bank	San Mateo	35,945	13,091	22,524	208	31,365	0	4,362	1,682	197
Santa Fe National Bank	Norwalk	30,834	9,382	21,059	157	27,820	0	2,928	1,662	182
Santa Lucia National Bank	Atascadero	47,342	9,133	35,531	748	42,789	0	4,429	3,057	557
Saratoga National Bank	Saratoga	61,892	13,047	44,955	486	51,664	0	7,950	4,355	1,263
Security Pacific Asian Bank, N.A.	Los Angeles	488,299	25,445	441,883	8,609	334,443	105,688	27,982	19,691	(2,038)
Security Pacific National Bank	Los Angeles	55,681,500	8,666,854	43,453,686	854,603	45,376,676	4,437,807	3,173,753	1,603,093	447,414
Sequoia National Bank	San Francisco	39,474	4,326	34,517	275	35,793	0	3,394	1,531	237
Sierra National Bank	Tehachapi	50,773	14,695	33,849	353	46,973	0	3,262	2,650	641
Six Rivers National Bank	Eureka	22,637	3,390	18,262	193	19,753	400	2,005	742	(685)
Sonoma National Bank	Santa Rosa	85,747	21,771	62,170	575	79,912	0	5,645	4,388	611
South Valley National Bank	Morgan Hill	117,177	30,966	82,743	924	105,135	1,737	8,556	6,297	1,449
Taft National Bank	Taft	32,287	11,263	20,604	244	28,910	0	3,215	1,667	316
Temecula Valley National Bank	Temecula	35,033	9,721	23,505	157	31,562	0	3,293	734	(127)
Templeton National Bank	Templeton	15,747	5,213	10,192	100	13,380	0	2,283	576	(223)
Trans National Bank	Monterey Park	113,711	29,702	82,296	1,758	103,503	0	8,891	4,879	664
Trans-Pacific National Bank	San Francisco	84,312	22,096	59,417	533	74,708	2,871	6,048	3,171	400
Tri-Valley National Bank	Dublin	11,857	4,417	7,423	243	8,460	0	3,354	867	47
United Citizens National Bank	Los Angeles	41,907	7,514	33,449	380	37,675	0	3,961	1,957	203

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
United Mercantile Bank and Trust Co, N.A.	Pasadena	49,843	17,880	31,422	911	48,047	302	1,190	2,476	527
United National Bank	Monterey Park	132,206	36,433	92,019	811	118,863	0	11,497	5,763	655
United Security Bank, N.A.	Fresno	49,067	10,495	37,807	400	40,944	0	7,455	2,713	1,030
University Nat'l Bank and Trust Company	Palo Alto	287,225	100,726	173,545	1,724	260,788	1,675	22,397	12,334	3,365
Valencia National Bank	Valencia	58,744	20,519	37,676	390	51,809	794	5,653	2,956	512
Valle de Oro Bank, N.A.	Spring Valley	73,583	14,044	56,181	702	67,272	242	5,654	4,011	758
Valley Merchants Bank, N.A.	Hemet	11,196	7,091	3,550	18	7,971	0	3,126	190	(381)
Ventura County National Bank	Oxnard	236,483	43,232	188,194	1,625	206,389	8,000	20,642	16,185	2,980
Vineyard National Bank	Rancho Cucamong	128,540	15,511	109,175	1,406	118,688	1,200	7,872	7,450	527
Wells Fargo Bank, N.A.	San Francisco	53,823,569	3,814,124	47,429,141	832,411	42,716,399	5,653,711	3,353,839	2,289,447	757,328
Westamerica Bank, N.A.	San Rafael	1,317,097	428,075	846,241	12,774	1,188,182	35,481	82,880	61,170	12,076
Western Family Bank, N.A.	Carlsbad	31,512	11,098	19,980	142	28,227	0	3,251	1,796	350
Western Industrial National Bank	South El Monte	45,847	10,497	34,332	591	40,137	0	5,543	3,569	1,163
Western Security Bank, N.A.	Burbank	90,286	24,885	63,377	1,291	81,583	300	7,361	6,054	1,333
Western Sierra National Bank	Cameron Park	47,801	13,587	33,189	494	43,937	0	3,521	2,573	443
Western United National Bank	Los Angeles	23,344	9,464	13,676	264	21,564	0	1,489	1,326	43
Wilshire Center Bank, N.A.	Los Angeles	27,104	8,612	18,262	889	25,640	24	954	1,759	(1,786)
Windsor Oaks National Bank	Windsor	5,627	3,396	1,853	20	2,572	35	2,973	109	(448)
World Trade Bank, N.A.	Beverly Hills	166,953	47,225	116,975	1,671	155,881	0	9,864	10,223	(552)

NOTES:

Liquid assets include cash and due from banks, securities, assets held in trading accounts, and federal funds sold and securities purchased under resale agreement.

Total loans are loans and leases, net of unearned income.

Debt includes federal funds purchased and securities sold under resale agreement, other liabilities for borrowed money, demand notes issued to the U.S. Treasury and mortgage indebtedness.

THE STATE BANKING SYSTEM IN 1990

Changes in Licensees

Applications for New Banks

On January 1, 1990 there were six applications for new banks pending. During the year, six applications were filed making a total of twelve applications requiring action. Of this total, four were approved and three were withdrawn leaving five pending on December 31, 1990.

There were eight banks in organization at the start of the year. During 1990 four applications were approved, and six new banks opened, leaving six banks in organization at year-end 1990.

APPLICATIONS FOR NEW BANKS

	Calendar Year 12/31					
	1985	1986	1987	1988	1989	1990
Applications						
Received	5	10	1	8	10	6
Approved	3	3	7	2	10	4
Denied	1	-	-	-	-	-
Withdrawn/Abandoned	1	3	4	1	-	3
Pending Year-End	7	11	1	6	6	5
In Organization						
Approved	3	3	7	2	10	4
Opened	6	5	4	2	4	6
Withdrawn/Expired	2	-	-	-	2	-
Pending Year-End	3	1	4	4	8	6

New Banks Opened During Calendar Year 1990

On January 1, 1990 there were 267 state chartered banks. During the year, six new banks opened, two national banks converted to state charter, three savings and loan associations converted to state chartered banks, three state bank were closed and ordered liquidated and five banks became extinct through merger, bringing the total number of state chartered banks on December 31, 1990 to 270. The banks opened and closed during the year are:

STATE CHARTERED BANKS OPENED DURING THE YEAR

Name	Location	Capitalization	Date
Bank of America State Bank	Concord	$ 4,000,000	4-3-90
Bank of Marin	Corte Madera	8,241,480	1-23-90
Butte Community Bank	Paradise	3,503,110	12-14-90
Cypress Coast Bank	Seaside	4,313,203	7-2-90
Redlands Centennial Bank	Redlands	3,989,160	8-1-90
Sun Country Bank	Apple Valley	3,544,690	9-17-90

BANKS CLOSED DURING THE YEAR

Name of Bank	Head Office Location	No. of Branches	Date Opened	Date Closed	Assets[a]	Acquiring Bank
State Banks						
Far Western Bank	Tustin (Orange)	5	3-11-80	12-14-90	$154,318[b]	None[c]
First Pacific Bank	Beverly Hills (Los Angeles)	1	9-28-72	8-10-90	118,841[d]	Commercial Center Bank
Merchant Bank of California	Beverly Hills (Los Angeles)	-	4-4-84[e]	6-8-90	62,435[f]	Western Bank
National Banks						
The Wilshire Bank, N.A.	Los Angeles (Los Angeles)	-	7-16-81	5-31-90	$ 24,752[f]	Mid City Bank, N.A.

[a] Assets in thousands of dollars.

[b] Assets as of 9/30/90.

[c] Efforts to arrange a transfer of the insured deposits to another institution were not successful. Insured depositors were paid in full by the FDIC.

[d] Assets as of 6/30/90.

[e] Established as First National Bank of Beverly Hills 4/19/82; converted to state charter on 4/4/84.

[f] Assets as of 3/31/90.

Mergers

Ten mergers and consolidations involving state chartered banks were effected during the year. The following tables list these banks:

MERGERS AND CONSOLIDATIONS INVOLVING STATE BANKS EFFECTED DURING THE YEAR
BANKS

Surviving Bank	Merged Bank			
	Name	Location	No. of Branches	Date Effected
Bank of the West	Central Bank	San Francisco	45	5-21-90
California State Bank	Empire Bank, N.A.	Ontario	3	12-3-90
City National Bank	Warner Center Bank	Woodland Hills	-	6-29-90
CivicBank of Commerce	Meridian National Bank	Concord	1	1-1-90
CommerceBank	California City Bank, N.A.	Orange	1	2-23-90
Home Bank	The Torrance National Bank	Torrance	1	10-19-90
Security Pacific National Bank	La Jolla Bank and Trust Company	La Jolla	11	8-23-90
Southern California Bank	Bank of Catalina	Avalon	1	7-10-90
Wells Fargo Bank, N.A.	Torrey Pines Bank	Solana Beach	6	4-1-90

MERGERS AND CONSOLIDATIONS INVOLVING STATE BANKS EFFECTED DURING THE YEAR
SAVINGS AND LOAN ASSOCIATIONS

Surviving Bank	Merged Savings and Loan Association			
	Name	Location	No. of Branches	Date Effected
U.S. Bank of California	Mother Lode Savings Bank	Sacramento	2	8-23-90

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Republic Bank	Torrance	204,788	46,518	152,201	3,156	188,126	0	14,073	10,543	223
River City Bank	Sacramento	394,067	66,380	300,468	2,771	365,540	0	25,552	17,871	4,127
Sacramento Commercial Bank	Sacramento	103,989	31,381	65,935	989	94,242	0	7,560	6,631	1,746
SafraBank (California)	Encino	97,820	37,437	56,225	689	88,698	0	7,672	3,416	151
San Benito Bank	Hollister	60,662	17,367	40,132	597	54,224	0	5,667	3,290	808
San Diego Trust & Savings Bank	San Diego	1,617,649	717,386	816,989	8,264	1,483,900	8,116	103,223	77,231	12,242
San Gabriel Valley Bank	El Monte	46,663	8,744	34,477	740	41,285	0	4,878	2,985	643
San Joaquin Bank	Bakersfield	78,695	30,177	47,156	847	72,696	0	5,790	3,570	563
Santa Barbara Bank & Trust	Santa Barbara	843,776	289,352	538,101	6,207	746,585	30,898	62,126	35,738	10,348
Santa Monica Bank	Santa Monica	817,399	213,315	589,116	5,868	739,648	0	73,764	42,011	13,182
Sanwa Bank California	San Francisco	7,140,099	2,193,343	4,698,364	94,384	5,241,100	1,071,134	601,184	258,913	35,182
Savings Bank of Mendocino County	Ukiah	281,322	138,585	137,902	2,903	255,001	0	25,515	11,521	3,478
Scott Valley Bank	Yreka	84,763	34,276	48,165	551	77,185	0	7,296	3,823	1,005
Scripps Bank	La Jolla	100,454	23,964	75,107	856	91,231	0	8,699	5,099	774
Security Pacific State Bank	Irvine	344,189	24,546	259,958	1,654	205,768	52,258	69,877	16,921	9,960
Seoul Bank of California	Los Angeles	64,993	19,885	43,629	500	55,764	0	8,668	3,202	330
Silicon Valley Bank	Santa Clara	670,578	183,925	484,647	8,550	630,660	0	34,580	35,275	10,001
Simi Valley Bank	Simi Valley	76,041	15,223	57,270	515	69,507	0	6,064	4,583	785
Sonoma Valley Bank	Sonoma	30,484	8,437	21,606	232	27,068	0	3,244	1,412	164
South Bay Bank	Torrance	128,055	28,834	90,838	1,253	116,657	0	10,149	6,352	1,203
Southern California Bank	Downey	417,773	110,369	292,554	3,050	376,811	7,546	30,877	21,589	4,218
State Bank of India (California)	Los Angeles	28,801	13,861	14,781	200	26,147	0	2,346	942	101
Sterling Bank	Los Angeles	149,243	40,637	97,969	1,158	133,933	0	10,760	9,972	1,353
Suisun Valley Bank	Fairfield	52,619	10,724	40,623	627	49,157	0	3,151	2,454	(217)

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Sumitomo Bank of California (The)	San Francisco	4,794,621	697,905	4,052,482	93,740	4,239,387	192,525	264,705	190,809	44,904
Summit Bank	Oakland	73,566	20,074	52,495	801	66,640	0	6,502	4,390	1,063
Sun Country Bank	Apple Valley	6,794	5,241	1,209	15	3,662	26	3,094	79	(265)
Sunrise Bank of California	Roseville	182,397	40,331	140,204	2,114	164,555	0	13,709	10,286	2,540
Sunwest Bank	Tustin	284,922	41,231	240,074	3,731	261,754	554	17,952	17,147	1,644
Tehama County Bank	Red Bluff	53,420	13,864	39,106	454	47,960	106	4,854	2,895	866
Timberline Community Bank	Yreka	49,462	15,319	32,198	231	45,539	0	3,687	2,573	497
Tokai Bank of California	Los Angeles	1,195,424	104,234	1,083,348	20,181	1,059,501	490	114,616	52,023	12,287
Trans-World Bank	Sherman Oaks	223,573	78,011	141,318	2,364	199,131	5,159	18,130	13,165	2,500
Tri-Counties Bank	Chico	375,448	97,462	259,223	3,102	341,593	1,130	27,155	16,619	2,615
Truckee River Bank	Truckee	145,747	22,134	112,741	2,294	132,830	720	6,940	7,492	2,154
U.S. Bank of California	Eureka	285,704	75,359	202,094	2,706	256,969	5,755	20,796	11,084	3,066
Union Bank	San Francisco	16,313,083	2,725,892	12,866,598	320,145	11,922,019	2,437,165	1,033,124	723,030	146,465
Union Safe Deposit Bank	Stockton	524,847	170,663	338,009	7,052	476,162	0	37,767	23,540	6,048
United American Bank	Westminster	40,898	4,597	33,273	304	38,608	0	2,147	2,132	12
United Pacific Bank	Los Angeles	44,066	12,470	30,665	404	38,231	0	5,176	2,083	202
United Valley Bank	Farmersville	22,829	6,085	15,378	308	21,378	260	994	1,095	(871)
Upland Bank	Upland	56,715	7,415	46,493	379	51,360	0	5,132	3,977	626
Valley Bank	Moreno Valley	62,709	24,712	34,511	260	55,885	0	6,427	4,203	1,399
Valley Commercial Bank	Stockton	34,711	6,829	26,135	411	32,666	0	1,659	2,158	372
Valley Independent Bank	El Centro	118,091	33,606	80,085	1,003	103,149	5,930	8,324	5,760	622
Vintage Bank (The)	Napa	49,622	15,853	31,803	595	45,429	0	3,627	2,456	443
Visalia Community Bank	Visalia	83,301	16,132	58,714	605	75,429	126	4,550	3,957	724
Western Bank	Los Angeles	258,682	45,247	203,259	1,560	221,837	14,000	19,156	18,462	2,848

SELECTED FINANCIAL INFORMATION – CALIFORNIA STATE CHARTERED BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Western Community Bank	Corona	69,214	13,631	52,063	762	62,245	0	6,480	4,624	1,162
Western State Bank	Duarte	50,222	11,335	35,577	215	44,415	955	4,402	2,218	(86)
Westside Bank	Tracy	72,186	27,204	43,539	645	63,703	0	8,043	4,066	1,056
Westside Bank of Southern California	Los Angeles	126,902	9,855	83,470	237	109,413	8,443	7,989	2,597	180
Wilshire State Bank	Los Angeles	104,917	27,366	75,485	844	96,059	59	7,517	5,674	1,067
Yosemite Bank	Mariposa	59,377	22,004	31,841	355	54,456	0	4,401	2,898	672

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Alameda First National Bank	Alameda	$210,083	$59,628	$144,323	$1,685	$188,024	$1	$21,006	$11,052	$2,396
American Commerce National Bank	Anaheim	126,725	21,739	102,615	1,131	117,207	0	8,356	7,488	1,494
American Independent Bank, N.A.	Gardena	23,024	6,844	15,876	199	20,375	0	2,524	1,435	245
American West Bank, N.A.	Encino	64,101	16,180	47,130	500	56,085	0	7,746	4,191	736
Associates National Bank	Pleasanton	164,330	23,910	129,271	7,110	16,975	50,937	86,409	18,142	3,946
Avco National Bank	Irvine	1,575	1,555	34	28	0	0	1,573	108	21
Bank of America, N.T. & S.A.	San Francisco	96,281,000	18,710,000	74,300,000	2,395,000	77,027,000	8,729,000	4,895,000	3,663,000	880,000
Bank of Anaheim, N.A.	Anaheim	66,519	23,258	42,387	352	61,582	0	4,437	3,686	705
Bank of California, N.A. (The)	San Francisco	8,493,807	666,490	7,403,794	204,428	5,935,470	1,330,063	514,408	286,032	11,474
Bank of Commerce, N.A. (The)	Auburn	53,882	11,471	40,253	661	46,772	0	6,398	3,304	711
Bank of Lake County, N.A.	Lakeport	63,847	24,417	37,544	520	57,771	0	5,828	3,180	572
Bank of Lodi, N.A.	Lodi	83,740	17,850	60,070	629	76,690	30	6,190	3,738	942
Bank of Milpitas, N.A. (The)	Milpitas	21,429	8,460	12,409	120	18,645	0	2,722	990	(87)
Bank of the Desert, N.A.	La Quinta	26,611	3,673	21,696	217	24,270	0	2,139	1,601	347
Bank of Whittier, N.A.	Whittier	37,628	9,990	27,229	315	34,524	0	2,891	1,973	160
Barbary Coast National Bank	San Francisco	43,366	14,977	25,965	223	36,059	3,648	3,246	1,415	285
Bay Cities National Bank	Redondo Beach	50,800	12,022	36,839	611	46,092	0	3,952	3,096	598
Burbank National Bank	Burbank	16,272	6,319	9,931	290	14,981	0	1,087	1,123	(186)
California Business Bank, N.A.	San Jose	56,160	14,387	40,782	659	50,042	0	5,645	2,985	449
California National Bank	San Francisco	81,454	17,855	58,438	2,076	65,749	0	10,908	5,865	928
California United Bank, N.A.	Los Angeles	476,268	181,085	288,693	4,128	437,902	0	36,761	31,635	6,176
Cal-West National Bank	Moreno Valley	27,261	11,346	15,644	195	23,084	0	4,039	1,906	563
Central Coast National Bank	Arroyo Grande	13,210	1,538	10,399	106	11,631	0	1,535	638	(268)
Channel Islands National Bank	Oxnard	53,151	12,502	39,618	351	47,904	0	5,019	3,281	661

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Chase Manhattan Trust Co. of CA, N.A. (The)	San Francisco	1,723	1,245	0	0	0	0	1,723	75	(1)
Citicorp Trust, N.A.	Los Angeles	2,241	1,609	99	0	0	0	1,871	126	(161)
Citizens Bank of Paso Robles, N.A.	Paso Robles	18,801	6,704	11,453	132	17,055	261	1,414	826	6
City National Bank	Beverly Hills	4,957,622	1,839,853	3,077,382	60,018	4,102,785	509,766	307,667	197,636	43,524
Clear Lake National Bank	Clearlake	21,801	7,129	14,211	227	19,448	0	2,130	1,035	202
Colonial Bank, N.A.	Santa Ana	65,102	48,702	14,823	240	59,087	0	5,653	3,601	857
Columbia National Bank	Santa Monica	102,039	21,608	78,810	826	94,569	0	5,435	5,714	292
Commerce Bank of San Luis Obispo, N.A.	San Luis Obispo	63,906	12,404	49,837	740	58,830	0	4,847	3,726	713
Commerce National Bank	City of Commerce	37,576	14,181	22,537	322	32,322	0	5,050	2,357	265
Community First National Bank	Pleasanton	104,278	36,011	65,674	667	94,584	0	9,192	5,269	961
Country National Bank	Redding	53,159	11,148	41,904	493	48,862	0	3,883	2,922	576
Culver National Bank	Culver City	44,915	15,963	28,766	530	40,283	0	4,380	2,619	504
Cupertino National Bank	Cupertino	122,971	19,205	102,402	1,301	110,977	0	11,102	6,759	1,498
Dana Niguel Bank, N.A.	Dana Point	75,883	16,949	56,222	1,052	71,404	0	4,104	3,984	311
De Anza National Bank	Indian Hills	54,339	8,547	45,186	436	50,069	0	3,860	3,039	599
Delta National Bank	Manteca	73,485	31,031	41,348	710	66,859	0	6,123	4,139	930
Downey National Bank	Downey	30,960	11,313	19,180	179	26,898	0	3,965	1,642	286
East County Bank, N.A.	Antioch	30,285	9,659	20,148	252	28,062	0	2,129	1,713	(138)
El Camino National Bank	Lompoc	10,291	2,503	7,544	81	8,105	0	2,093	261	(567)
El Capitan National Bank	Sonora	123,099	59,390	60,758	714	112,004	0	9,532	6,793	2,099
El Segundo First National Bank	El Segundo	34,673	8,595	25,534	255	31,789	0	2,434	1,991	186
Escondido National Bank	Escondido	110,203	22,198	85,211	784	101,196	0	8,456	7,620	821
Fallbrook National Bank	Fallbrook	53,567	18,473	33,633	330	49,483	0	3,611	2,891	696
Far East National Bank	Los Angeles	359,425	124,757	231,225	1,655	336,047	100	19,840	16,224	4,435

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Fidelity National Trust Company	Los Angeles	367	349	0	0	0	0	252	28	(95)
Financial Center Bank, N.A. (The)	San Francisco	281,520	95,631	176,809	2,759	260,052	2,716	15,500	13,904	1,380
First American Capital Bank, N.A.	Laguna Beach	35,006	11,309	19,077	349	31,878	265	2,410	2,291	127
First Central Bank, N.A.	Los Angeles	105,627	24,277	77,541	392	97,616	0	6,688	4,163	848
First Charter Bank, N.A.	Beverly Hills	193,531	36,149	152,468	1,384	179,011	1,866	11,620	11,586	2,225
First Interstate Bancard Company, N.A.	Simi Valley	173,331	1,280	150,429	4,774	95,881	50,861	16,872	10,614	8,168
First National Bank	San Diego	583,376	120,269	400,443	5,628	523,755	0	41,788	32,299	6,433
First National Bank in Coachella (The)	Coachella	19,719	17,978	1,493	114	15,691	0	3,724	1,128	367
First National Bank of Daly City	Daly City	168,318	55,948	106,003	1,453	149,556	334	17,774	9,869	2,086
First National Bank of Marin	San Rafael	27,470	5,028	20,190	322	25,486	400	1,397	1,844	111
First National Bank of Monterey County	Monterey	191,727	43,591	143,750	1,403	172,194	301	18,070	9,732	2,798
First National Bank of North County	Carlsbad	80,634	23,650	55,502	402	73,645	0	6,116	4,585	924
First National Bank of Ventura	Ventura	30,158	9,063	20,077	251	27,917	0	2,130	1,408	116
First Professional Bank, N.A.	Santa Monica	152,053	63,305	86,971	871	143,055	84	8,210	8,351	738
First Valley National Bank	Lancaster	5,508	4,869	160	50	1,447	0	3,768	168	(398)
First Western Bank, N.A.	San Diego	28,450	14,790	13,240	202	26,956	0	1,065	1,525	(522)
FirstBank of Palm Desert, N.A.	Palm Desert	32,539	7,225	23,825	320	29,537	900	1,954	1,852	347
Fontana First National Bank	Fontana	29,097	6,889	21,969	137	25,569	0	3,276	1,841	431
Foothill Community Bank, N.A.	Brownsville	12,330	4,077	7,967	64	11,399	0	777	571	1
Founders National Bank	Brea	52,261	10,586	40,426	271	48,026	0	3,624	2,670	243
Frontier Bank, N.A.	La Palma	147,282	17,898	125,178	659	134,307	0	9,662	5,654	434
Goleta National Bank	Goleta	22,666	3,892	17,874	123	19,461	7	3,104	985	(287)
Grand National Bank	Santa Ana	31,326	16,438	11,868	200	26,097	0	4,753	522	(75)
Hacienda National Bank	Santa Maria	36,520	9,740	25,961	234	33,935	0	2,518	1,672	26

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
High Desert National Bank	Hesperia	47,301	11,703	33,565	370	42,980	69	3,797	3,082	642
Household Bank, N.A.	Salinas	1,220,517	18,534	972,743	18,855	1,848	817,996	374,883	139,725	53,669
Huntington National Bank	Huntington Beach	113,973	31,138	80,396	792	102,173	13	10,359	7,290	1,186
Inland Community Bank, N.A.	Rialto	5,619	1,565	3,213	11	3,414	0	2,193	169	(484)
Inland Empire National Bank	Riverside	67,184	12,259	52,740	883	60,006	73	6,607	3,394	247
InterN.A. City Bank, N.A.	Long Beach	16,846	5,698	10,914	214	14,395	0	2,316	1,133	294
John Muir National Bank	Martinez	56,207	16,683	38,230	308	50,634	0	5,290	2,793	370
Laguna Bank, N.A. (The)	Laguna Beach	16,430	8,710	7,391	327	15,013	0	1,305	1,007	(452)
Lamorinda National Bank	Lafayette	83,754	19,955	63,459	921	77,069	1,216	5,151	4,962	1,070
Liberty National Bank	Huntington Beach	147,303	36,542	107,716	1,146	128,747	5,198	11,599	8,648	1,463
Los Angeles National Bank	Los Angeles	72,748	19,188	52,025	1,686	66,917	0	4,758	3,798	1,074
Los Robles National Bank	Thousands Oaks	47,242	13,125	33,717	201	38,906	3,772	4,246	2,692	501
Marathon National Bank	Los Angeles	141,432	31,964	107,945	1,390	128,841	0	11,880	8,430	1,681
Marin Community Bank, N.A.	San Rafael	30,588	6,315	22,785	135	24,263	0	6,227	1,115	(402)
Marine National Bank	Santa Ana	86,447	29,634	55,096	712	79,141	270	6,463	4,951	514
Mechanics National Bank	Paramount	236,928	47,706	180,937	3,011	214,471	603	18,635	18,585	3,915
Mercantile National Bank	Los Angeles	490,347	181,939	297,259	7,125	409,926	39,003	21,263	24,018	(1,752)
Merced Bank of Commerce, N.A.	Merced	30,989	14,543	16,164	149	27,814	0	3,014	1,432	306
Merchants Nat'l Bank of Sacramento (The)	Sacramento	72,604	58,970	12,594	85	60,802	0	10,884	2,551	792
Metropolitan National Bank	Oakland	23,270	4,484	18,446	112	18,687	2,000	2,391	1,026	209
Mid-City Bank, N.A.	Los Angeles	99,158	21,469	71,633	975	89,211	2,000	7,060	6,294	641
Mineral King National Bank	Visalia	114,577	31,349	80,577	812	106,067	0	7,612	4,948	1,238
Mission National Bank	San Francisco	38,302	18,140	17,741	215	34,424	0	3,509	1,597	15
Mission Valley Bank, N.A.	San Clemente	45,103	16,433	23,947	1,126	42,588	0	1,143	2,727	(1,212)

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Mission Viejo National Bank	Mission Viejo	147,705	73,309	68,652	1,195	135,938	90	8,969	8,592	1,089
Monument National Bank	Ridgecrest	16,914	5,413	10,305	111	15,245	0	1,599	1,392	198
Napa National Bank	Napa	53,423	17,356	34,410	680	48,090	622	4,403	2,414	119
National American Bank	San Francisco	52,434	13,525	38,016	389	45,516	75	6,387	2,861	698
National Bank of California	Los Angeles	90,201	20,888	67,879	966	80,656	2,284	6,308	4,588	908
National Bank of Long Beach	Long Beach	243,579	64,559	166,935	2,694	202,993	8,778	28,602	19,570	2,896
National Bank of Southern California	Santa Ana	345,335	64,743	276,964	3,449	317,770	1,630	23,039	17,569	3,425
National Bank of the Redwoods	Santa Rosa	120,089	26,106	91,298	1,008	104,046	4,626	10,296	5,862	751
North State National Bank	Chico	51,233	13,733	35,273	600	47,655	0	3,289	2,214	160
Novato National Bank	Novato	94,620	21,031	71,036	949	85,169	1,280	6,821	4,670	815
Olympic National Bank	Los Angeles	114,944	26,082	86,424	1,536	104,963	1,601	7,523	6,878	527
OMNI Bank, N.A.	Monterey Park	144,456	32,002	110,052	1,414	129,828	58	12,065	7,071	1,415
Orange National Bank	Orange	168,898	65,477	97,918	900	154,530	0	11,964	8,868	314
Pacific Bank, N.A. (The)	San Francisco	810,725	165,041	630,617	6,365	700,055	30,518	67,383	41,320	9,818
Pacific National Bank	Newport Beach	109,521	14,414	93,237	1,003	93,005	5,700	9,955	6,625	687
Pacific Valley National Bank	Modesto	128,630	31,530	96,320	1,380	118,221	0	9,657	6,951	1,580
Pacific Western National Bank	Pico Rivera	69,706	11,351	57,958	1,365	62,312	0	6,759	4,764	1,250
Pajaro Valley Bank, N.A.	Watsonville	79,500	20,682	55,307	785	70,752	1,811	6,387	4,068	798
Palm Desert National Bank	Palm Desert	74,801	13,721	59,457	737	69,067	0	4,978	4,967	1,035
Palos Verdes National Bank	Rolling Hills Estate	50,052	11,643	38,191	429	45,675	0	3,967	2,637	271
Queen City Bank, N.A.	Long Beach	78,453	19,931	57,784	713	71,487	0	6,077	5,298	1,212
Rancho Dominguez Bank, N.A.	Carson	19,627	6,738	12,404	142	16,656	0	2,774	1,021	62
Rancho Santa Fe National Bank	Rancho Santa Fe	149,019	31,968	114,864	1,380	136,482	400	11,311	8,264	1,380
Rancho Vista National Bank	Vista	59,329	28,402	29,451	444	53,465	462	5,182	3,342	493

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
Riverside National Bank	Riverside	231,662	53,529	168,398	1,870	202,055	3,384	18,365	12,670	2,909
Sacramento First National Bank	Sacramento	128,610	30,189	94,192	1,184	118,037	962	8,666	7,252	841
San Diego National Bank	San Diego	164,712	34,456	127,917	1,299	144,729	3,938	14,586	8,904	1,651
San Dieguito National Bank	Encinitas	80,488	16,883	61,356	687	74,573	0	4,582	4,388	536
San Jose National Bank	San Jose	90,103	15,659	71,624	1,153	77,733	0	11,401	5,852	1,127
San Marcos National Bank	San Marcos	80,712	16,860	61,094	667	73,997	0	5,953	4,241	783
San Mateo County National Bank	San Mateo	35,945	13,091	22,524	208	31,365	0	4,362	1,682	197
Santa Fe National Bank	Norwalk	30,834	9,382	21,059	157	27,820	0	2,928	1,662	182
Santa Lucia National Bank	Atascadero	47,342	9,133	35,531	748	42,789	0	4,429	3,057	557
Saratoga National Bank	Saratoga	61,892	13,047	44,955	486	51,664	0	7,950	4,355	1,263
Security Pacific Asian Bank, N.A.	Los Angeles	488,299	25,445	441,883	8,609	334,443	105,688	27,982	19,691	(2,038)
Security Pacific National Bank	Los Angeles	55,681,500	8,666,854	43,453,686	854,603	45,376,676	4,437,807	3,173,753	1,603,093	447,414
Sequoia National Bank	San Francisco	39,474	4,326	34,517	275	35,793	0	3,394	1,531	237
Sierra National Bank	Tehachapi	50,773	14,695	33,849	353	46,973	0	3,262	2,650	641
Six Rivers National Bank	Eureka	22,637	3,390	18,262	193	19,753	400	2,005	742	(685)
Sonoma National Bank	Santa Rosa	85,747	21,771	62,170	575	79,912	0	5,645	4,388	611
South Valley National Bank	Morgan Hill	117,177	30,966	82,743	924	105,135	1,737	8,556	6,297	1,449
Taft National Bank	Taft	32,287	11,263	20,604	244	28,910	0	3,215	1,667	316
Temecula Valley National Bank	Temecula	35,033	9,721	23,505	157	31,562	0	3,293	734	(127)
Templeton National Bank	Templeton	15,747	5,213	10,192	100	13,380	0	2,283	576	(223)
Trans National Bank	Monterey Park	113,711	29,702	82,296	1,758	103,503	0	8,891	4,879	664
Trans-Pacific National Bank	San Francisco	84,312	22,096	59,417	533	74,708	2,871	6,048	3,171	400
Tri-Valley National Bank	Dublin	11,857	4,417	7,423	243	8,460	0	3,354	867	47
United Citizens National Bank	Los Angeles	41,907	7,514	33,449	380	37,675	0	3,961	1,957	203

SELECTED FINANCIAL INFORMATION – CALIFORNIA NATIONAL BANKS

(Amounts Rounded to Nearest Thousands)

NAME OF BANK	CITY	TOTAL ASSETS	LIQUID ASSETS	TOTAL LOANS	LOAN LOSS RESERVE	TOTAL DEPOSITS	DEBT	EQUITY CAPITAL	NET INTEREST INCOME	NET INCOME
United Mercantile Bank and Trust Co, N.A.	Pasadena	49,843	17,880	31,422	911	48,047	302	1,190	2,476	527
United National Bank	Monterey Park	132,206	36,433	92,019	811	118,863	0	11,497	5,763	655
United Security Bank, N.A.	Fresno	49,067	10,495	37,807	400	40,944	0	7,455	2,713	1,030
University Nat'l Bank and Trust Company	Palo Alto	287,225	100,726	173,545	1,724	260,788	1,675	22,397	12,334	3,365
Valencia National Bank	Valencia	58,744	20,519	37,676	390	51,809	794	5,653	2,956	512
Valle de Oro Bank, N.A.	Spring Valley	73,583	14,044	56,181	702	67,272	242	5,654	4,011	758
Valley Merchants Bank, N.A.	Hemet	11,196	7,091	3,550	18	7,971	0	3,126	190	(381)
Ventura County National Bank	Oxnard	236,483	43,232	188,194	1,625	206,389	8,000	20,642	16,185	2,980
Vineyard National Bank	Rancho Cucamong	128,540	15,511	109,175	1,406	118,688	1,200	7,872	7,450	527
Wells Fargo Bank, N.A.	San Francisco	53,823,569	3,814,124	47,429,141	832,411	42,716,399	5,653,711	3,353,839	2,289,447	757,328
Westamerica Bank, N.A.	San Rafael	1,317,097	428,075	846,241	12,774	1,188,182	35,481	82,880	61,170	12,076
Western Family Bank, N.A.	Carlsbad	31,512	11,098	19,980	142	28,227	0	3,251	1,796	350
Western Industrial National Bank	South El Monte	45,847	10,497	34,332	591	40,137	0	5,543	3,569	1,163
Western Security Bank, N.A.	Burbank	90,286	24,885	63,377	1,291	81,583	300	7,361	6,054	1,333
Western Sierra National Bank	Cameron Park	47,801	13,587	33,189	494	43,937	0	3,521	2,573	443
Western United National Bank	Los Angeles	23,344	9,464	13,676	264	21,564	0	1,489	1,326	43
Wilshire Center Bank, N.A.	Los Angeles	27,104	8,612	18,262	889	25,640	24	954	1,759	(1,786)
Windsor Oaks National Bank	Windsor	5,627	3,396	1,853	20	2,572	35	2,973	109	(448)
World Trade Bank, N.A.	Beverly Hills	166,953	47,225	116,975	1,671	155,881	0	9,864	10,223	(552)

NOTES:

Liquid assets include cash and due from banks, securities, assets held in trading accounts, and federal funds sold and securities purchased under resale agreement.

Total loans are loans and leases, net of unearned income.

Debt includes federal funds purchased and securities sold under resale agreement, other liabilities for borrowed money, demand notes issued to the U.S. Treasury and mortgage indebtedness.

THE STATE BANKING SYSTEM IN 1990

Changes in Licensees

Applications for New Banks

On January 1, 1990 there were six applications for new banks pending. During the year, six applications were filed making a total of twelve applications requiring action. Of this total, four were approved and three were withdrawn leaving five pending on December 31, 1990.

There were eight banks in organization at the start of the year. During 1990 four applications were approved, and six new banks opened, leaving six banks in organization at year-end 1990.

APPLICATIONS FOR NEW BANKS

	Calendar Year 12/31					
	1985	1986	1987	1988	1989	1990
Applications						
Received	5	10	1	8	10	6
Approved	3	3	7	2	10	4
Denied	1	-	-	-	-	-
Withdrawn/Abandoned	1	3	4	1	-	3
Pending Year-End	7	11	1	6	6	5
In Organization						
Approved	3	3	7	2	10	4
Opened	6	5	4	2	4	6
Withdrawn/Expired	2	-	-	-	2	-
Pending Year-End	3	1	4	4	8	6

New Banks Opened During Calendar Year 1990

On January 1, 1990 there were 267 state chartered banks. During the year, six new banks opened, two national banks converted to state charter, three savings and loan associations converted to state chartered banks, three state bank were closed and ordered liquidated and five banks became extinct through merger, bringing the total number of state chartered banks on December 31, 1990 to 270. The banks opened and closed during the year are:

STATE CHARTERED BANKS OPENED DURING THE YEAR

Name	Location	Capitalization	Date
Bank of America State Bank	Concord	$ 4,000,000	4-3-90
Bank of Marin	Corte Madera	8,241,480	1-23-90
Butte Community Bank	Paradise	3,503,110	12-14-90
Cypress Coast Bank	Seaside	4,313,203	7-2-90
Redlands Centennial Bank	Redlands	3,989,160	8-1-90
Sun Country Bank	Apple Valley	3,544,690	9-17-90

BANKS CLOSED DURING THE YEAR

Name of Bank	Head Office Location	No. of Branches	Date Opened	Date Closed	Assets[a]	Acquiring Bank
State Banks						
Far Western Bank	Tustin (Orange)	5	3-11-80	12-14-90	$154,318[b]	None[c]
First Pacific Bank	Beverly Hills (Los Angeles)	1	9-28-72	8-10-90	118,841[d]	Commercial Center Bank
Merchant Bank of California	Beverly Hills (Los Angeles)	-	4-4-84[e]	6-8-90	62,435[f]	Western Bank
National Banks						
The Wilshire Bank, N.A.	Los Angeles (Los Angeles)	-	7-16-81	5-31-90	$ 24,752[f]	Mid City Bank, N.A.

a Assets in thousands of dollars.

b Assets as of 9/30/90.

c Efforts to arrange a transfer of the insured deposits to another institution were not successful. Insured depositors were paid in full by the FDIC.

d Assets as of 6/30/90.

e Established as First National Bank of Beverly Hills 4/19/82; converted to state charter on 4/4/84.

f Assets as of 3/31/90.

Mergers

Ten mergers and consolidations involving state chartered banks were effected during the year. The following tables list these banks:

MERGERS AND CONSOLIDATIONS INVOLVING STATE BANKS EFFECTED DURING THE YEAR
BANKS

Surviving Bank	Merged Bank			
	Name	Location	No. of Branches	Date Effected
Bank of the West	Central Bank	San Francisco	45	5-21-90
California State Bank	Empire Bank, N.A.	Ontario	3	12-3-90
City National Bank	Warner Center Bank	Woodland Hills	-	6-29-90
CivicBank of Commerce	Meridian National Bank	Concord	1	1-1-90
CommerceBank	California City Bank, N.A.	Orange	1	2-23-90
Home Bank	The Torrance National Bank	Torrance	1	10-19-90
Security Pacific National Bank	La Jolla Bank and Trust Company	La Jolla	11	8-23-90
Southern California Bank	Bank of Catalina	Avalon	1	7-10-90
Wells Fargo Bank, N.A.	Torrey Pines Bank	Solana Beach	6	4-1-90

MERGERS AND CONSOLIDATIONS INVOLVING STATE BANKS EFFECTED DURING THE YEAR
SAVINGS AND LOAN ASSOCIATIONS

Surviving Bank	Merged Savings and Loan Association			
	Name	Location	No. of Branches	Date Effected
U.S. Bank of California	Mother Lode Savings Bank	Sacramento	2	8-23-90

Conversion to State Charter Effected During the Year

Two national banks with combined assets of $178.3 million as of December 31, 1989 effected conversion to state charter during the year:

CONVERSIONS TO STATE CHARTER EFFECTED DURING THE YEAR
NATIONAL BANKS

Name	Location	Date
Bank of Southern California, N.A., as Bank of Southern California	San Diego	7-19-90
National Bank of Catalina as Bank of Catalina	Avalon	7-10-90

Three savings and loan associations with combined assets of $303.7 million as of December 31, 1989 effected conversion to state chartered banks during the year:

CONVERSIONS TO STATE CHARTER EFFECTED DURING THE YEAR
SAVINGS AND LOAN ASSOCIATIONS

Name	Location	Date
Eastern Savings Bank as Eastern International Bank	Alhambra	6-29-90
Frontier Savings and Loan Association as Frontier State Bank	Redondo Beach	6-28-90
Westside Savings and Loan Association as Westside Bank of Southern California	Los Angeles	7-16-90

New Branches

On January 1, 1990 there were 1,653 state bank branch offices. During the year, 92 de novo offices were licensed, 39 branches were acquired by or merged into state banks and 23 branches were eliminated from the count by merger or sale. Thirty-two branches were closed, discontinued or consolidated during the year, bringing the total number of branches (domestic, foreign and intermittant) to 1,729 at year-end, or a net gain of seventy-six.

Eighty-three applications for new branches were filed during the year. Ninety-eight applications were approved, two pending applications were withdrawn and eight approved applications were withdrawn or expired. On December 31, 1990 there were eight applications pending, compared to 25 a year earlier and 53 approved but unopened branches, compared to 55 on December 31, 1989. A branch application history is set forth below:

APPLICATIONS FOR NEW BRANCHES

	Calendar Year 12/31					
	1985	1986	1987	1988	1989	1990
Applications						
Received	62	52	58	68	92	83
Approved	60	42	61	61	80	98
Denied	-	-	-	-	-	-
Withdrawn/Abandoned	2	2	3	1	2	2
Pending Year-End	7	15	9	15	25	8
In Organization						
Approved	60	42	61	61	80	98
Opened	79	39	54	51	57	92
Withdrawn/Expired	21	6	6	6	9	8
Pending Year-End	39	36	37	41	55	53

Automated Teller Machine (ATM) Branch Offices

On January 1, 1990 there were 439 free-standing ATM facilities of state chartered banks. During the year, 85 ATM branch offices opened for business and 384 were closed. One ATM branch office was added to the count by merger, bringing the total number of free-standing ATM facilities of state-chartered banks to 141 as of December 31, 1990.

During the year, 76 applications were filed for ATM sites; 99 were approved and 25 were withdrawn or expired.

Six Year Growth of Banking Offices

Between 1985 and 1990 the net decrease in state chartered banks was 15, or 5.3%. Branch offices (foreign, domestic and intermittant) increased from 1,696 to 1,729 a 2% increase. Agencies of foreign banks decreased from 90 to 86 or 4.4% and branches increased from 21 to 34 or 61.9%. The following table presents a summary of departmental licensees since 1985:

SUMMARY OF DEPARTMENTAL LICENSEES

	Period Ending 12/31					
	1985	1986	1987	1988	1989	1990
Banks	285	287	279	270	267	270
Domestic Branch Offices	1,662	1,666	1,683	1,602	1,618	1,695
Foreign Branch Offices	20	20	21	21	20	20
Intermittant Branch Offices	14	14	15	15	15	14
ATM Branch Offices	87	293	307	309	439	141
Trust Departments	41	43	42	36	37	36
Trust Companies	20	19	21	21	20	21
Domestic Branch Offices	16	19	25	28	25	26
Foreign Banking Corporations						
Branch Offices						
Limited	5	5	8	7	7	10
Retail	8	8	8	8	8	8
Wholesale	8	8	11	14	16	16
Agency Offices						
Depositary	61	61	60	60	60	55
Non-Depositary	29	32	31	31	30	31
Representative Offices						
Foreign Banks	46	49	50	49	49	47
U.S Banks (Other states)	45	46	52	54	45	47
Transmitters of Money Abroad	14	15	16	16	17	19
Issuers of Payment Instruments	7	9	8	9	8	8
Issuer of Travelers Checks	9	8	8	8	8	9
Business and Industrial Development Corporation	10	9	7	5	4	4

National Banks in California

According to the Office of the Comptroller of the Currency, on December 31, 1990 there were two approved but unopened national banks in California with three applications pending a decision. During 1990, seven national banks opened for business. They are:

NATIONAL BANKS OPENED DURING THE YEAR

Name	Location	Capitalization	Date
El Camino National Bank	Lompoc	$ 2,675,470	4-18-90
First Valley National Bank	Lancaster	4,219,000	12-10-90
Inland Community Bank, N.A.	Rialto	3,000,120	4-12-90
Temecula Valley National Bank	Temecula	3,500,000	7-16-90
Valley Merchants Bank, N.A.	Hemet	3,507,010	7-5-90
Wells Fargo Institutional Trust Company, N.A.*	San Francisco	3,000,000	4-3-90
Windsor Oaks National Bank	Windsor	3,416,700	10-25-90

* And to engage in the trust business

FOREIGN BANKING OPERATIONS

SELECTED FINANCIAL INFORMATION – CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

(Amounts Rounded to Nearest Thousands)

NAME OF FOREIGN BANKING CORPORATION	TYPE	LOCATION OF PRIMARY OFFICE	TOTAL LOANS	NET DUE TO RELATED INSTITUTIONS	TOTAL ASSETS	TOTAL DEPOSITS	NET DUE TO RELATED INSTITUTIONS
Aktivbanken, A/S	Depositary	Long Beach	$56,968		$64,303		$58,336
Algemene Bank Nederland, N.V.	Depositary	Los Angeles	130,755		148,262	2,227	116,569
Australia and New Zealand Banking Group, Ltd.	Depositary	Los Angeles	126,848		149,795	11,385	3,131
Banca Commerciale Italiana	Nondepositary	Los Angeles	127,069		164,908	285	158,211
Banca Nazionale del Lavoro	Depositary	Los Angeles	26,710		30,224	141	28,670
Banca Serfin, S.N.C.	Depositary	Los Angeles	191,355	9,398	207,799	35,627	
Banco Agricola Commercial de El Salvador	Nondepositary	Los Angeles			920		562
Banco Bilbao Vizcaya, S.A.	Depositary	San Francisco	302,725	73,595	383,957	40,792	
Banco Central, S.A.	Depositary	San Francisco	146,632		157,706	4,199	8,317
Banco di Roma	Depositary	San Francisco	1,373,570		1,796,018	2,223	175,367
Banco di Sicilia	Depositary	Los Angeles	135,298		142,132	101	3,755
Banco do Brasil, S.A.	Depositary	San Francisco	112,551	252,428	387,837	163,142	
Banco do Estado de Sao Paulo, S.A.	Depositary	San Francisco	16,394	29,475	49,319	4,932	
Banco Exterior de Espana, S.A.	Depositary	Los Angeles	52,625		89,388	4,217	335
Banco Nacional de Mexico, S.A.	Depositary	Los Angeles	92,620		96,739	437	38,743
Banco Popular de Puerto Rico	Retail	Los Angeles	47,657		59,989	22,915	36,432
Banco Real, S.A.	Depositary	Los Angeles	1,000	30,687	32,278	1,691	
Bancomer, S.N.C.	Depositary	Los Angeles	707,976	63,745	806,908	48,312	
Bangkok Metropolitan Bank, Ltd.	Depositary	San Francisco	33,886	4,167	41,474	1,632	
Bank Bumiputra Malaysia Berhad	Depositary	Los Angeles	155,959		162,924	22	59,620
Bank Dagang Negara	Depositary	Los Angeles	182,497		333,111	257,830	22,528
Bank Hapoalim, B.M.	Retail	Los Angeles	287,708		321,329	114,179	203,807
Bank Leumi le-Israel, B.M.	Retail	Beverly Hills	174,706		252,507	199,073	47,913
Bank Melli Iran	Depositary	Los Angeles			4,019	19	2,427
Bank of Communications Co., Ltd.	Wholesale	San Jose	157,837		204,236	125,375	5,528
Bank of Credit and Commerce Int'l, S.A.	Depositary	Los Angeles	142,987		165,683	54,663	102,191
Bank of Guam	Retail	San Francisco	7,890	63	8,880	8,825	

SELECTED FINANCIAL INFORMATION – CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

(Amounts Rounded to Nearest Thousands)

NAME OF FOREIGN BANKING CORPORATION	TYPE	LOCATION OF PRIMARY OFFICE	TOTAL LOANS	NET DUE TO RELATED INSTITUTIONS	TOTAL ASSETS	TOTAL DEPOSITS	NET DUE TO RELATED INSTITUTIONS
Bank of India	Depositary	San Francisco	68,335		70,914	30,173	4,012
Bank of Nova Scotia (The)	Depositary	San Francisco	261,687	1,383,674	1,650,071	8	
Bank of Seoul	Nondepositary	Los Angeles	155,048	30,806	200,846		
Bank of Tokyo, Limited (The)	Nondepositary	Los Angeles	1,991,964		2,866,416		111,381
Bank of Yokohama, Ltd. (The)	Depositary	Los Angeles	399,170	8,423	414,786	15,300	
Banque Indosuez	Limited	Los Angeles	97,822		103,407	3,303	95,317
Banque Nationale de Paris	Depositary	San Francisco	409,543	15,707	454,572	6,514	
Banque Paribas	Nondepositary	Los Angeles	340,762		429,499		322,121
Barclays Bank, plc	Depositary	San Francisco			582		582
Bayerische Vereinsbank (Union Bank of Bavaria)	Depositary	Los Angeles	56,238		57,681		47,452
Caisse Nationale de Credit Agricole	Limited	Los Angeles	1,498	4,266	8,807	9	
Canadian Imperial Bank of Commerce	Nondepositary	Los Angeles			500		500
Chang Hwa Commercial Bank, Ltd.	Limited	Los Angeles	10,371		52,778	37,709	13,513
Chekiang First Bank, Limited	Depositary	San Francisco	30,192	233,638	273,031	270,264	
Chiba Bank, Ltd. (The)	Depositary	Los Angeles	83,540		85,549		85,542
Cho Hung Bank	Nondepositary	San Francisco	82,772	118,071	235,402		
Chuo Trust and Banking Company, Ltd. (The)	Depositary	Los Angeles	602,219		726,862	97,000	16,539
Commercial Bank of Korea, Ltd. (The)	Nondepositary	Los Angeles	123,362	44,748	208,293		
Commerzbank Aktiengesellschaft	Limited	Los Angeles	334,735		351,763		253,139
Commonwealth Bank of Australia	Nondepositary	Los Angeles	34,908		37,040		34,764
Credit Lyonnais	Wholesale	Los Angeles	23,338		51,460	47	26,844
Credit Suisse	Wholesale	Los Angeles	203,430		225,589	51,921	100,559
Credito Italiano	Depositary	Los Angeles	97,881		181,424	315	73,441
Daiwa Bank, Ltd. (The)	Nondepositary	Los Angeles	1,082,280		1,825,231	32	39,948
Dai-Ichi Kangyo Bank, Ltd. (The)	Depositary	Los Angeles	2,473,099	652,222	4,786,866	1,677,526	338,344
Den Danske Bank Aktieselskab	Limited	Los Angeles	42,479		44,811		44,442
Deutsche Bank, AG	Limited	Los Angeles	12,747		14,851		14,841

SELECTED FINANCIAL INFORMATION – CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

(Amounts Rounded to Nearest Thousands)

NAME OF FOREIGN BANKING CORPORATION	TYPE	LOCATION OF PRIMARY OFFICE	TOTAL LOANS	NET DUE TO RELATED INSTITUTIONS	TOTAL ASSETS	TOTAL DEPOSITS	NET DUE TO RELATED INSTITUTIONS
Development Bank of Singapore, Ltd.	Depositary	Los Angeles	21,391		23,657	8,833	7,785
DG Bank Deutsche Genossenschaftsbank	Limited	Los Angeles	246,323		424,772	232,042	58,654
Dresdner Bank, A.G.	Depositary	Los Angeles	150,952		152,436	703	151,636
First Commercial Bank (Inc. in Taiwan, R.O.C.)	Wholesale	Los Angeles	450,274		468,532	193,332	110,775
Fuji Bank, Ltd. (The)	Nondepositary	Los Angeles	4,397,679		6,349,747		1,503,839
Habib Bank AG Zurich	Retail	Los Angeles	1,569		7,924	7,110	671
Hanil Bank, Ltd. (The)	Nondepositary	Los Angeles	187,120		295,680		15,051
Hokkaido Takushoku Bank, Ltd. (The)	Nondepositary	Los Angeles	499,137		627,118		36,511
Hong Kong and Shanghai Banking Corp. (The)	Limited	Los Angeles	305,284		315,832	41,790	263,276
Hua Nan Commercial Bank, Ltd.	Wholesale	Los Angeles	105,946		159,414	136,237	5,110
Industrial Bank of Japan, Ltd. (The)	Depositary	Los Angeles	3,635,837	2,294,133	10,679,494	6,558,513	
International Bank of Singapore, Ltd.	Depositary	San Francisco	30,227		31,083	209	14,803
Israel Discount Bank, Ltd.	Depositary	Beverly Hills	41,153		48,998	26,838	18,944
Korea Exchange Bank	Nondepositary	Los Angeles	372,694	161,591	657,530		
Korea First Bank	Nondepositary	Los Angeles	120,711	206,085	339,441	2,179	
Kyowa Bank, Ltd. (The)	Nondepositary	Los Angeles	786,610		1,538,805		33,487
Liu Chong Hing Bank, Ltd.	Depositary	San Francisco	29,883	6,175	45,188	44,582	
Long-Term Credit Bank of Japan, Ltd. (The)	Nondepositary	Los Angeles	3,094,601		3,445,998		512,557
Mitsubishi Bank, Ltd. (The)	Wholesale	Los Angeles	3,126,232		4,509,120	17,879	1,063,006
Mitsubishi Trust and Banking Corp. (The)	Nondepositary	Los Angeles	2,833,776		3,362,429		35,756
Mitsui Taiyo Kobe Bank, Ltd. (The)	Nondepositary	Los Angeles	3,080,718		3,411,094		40,395
Mitsui Trust and Banking Company, Ltd. (The)	Nondepositary	Los Angeles	3,784,568		4,086,593	477	604,457
National Australia Bank, Limited	Depositary	Los Angeles	75,486		58,699	280	52,343
National Bank of Canada	Nondepositary	San Francisco			1,000		1,000
National Westminster Bank PLC	Depositary	San Francisco	388,142		392,348	2,250	144,599
Nippon Credit Bank, Ltd. (The)	Depositary	Los Angeles	2,178,578		2,509,213	12	544,538
Overseas Union Bank, Limited	Depositary	Los Angeles	74,212		76,969	14,196	57,483

SELECTED FINANCIAL INFORMATION – CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

(Amounts Rounded to Nearest Thousands)

NAME OF FOREIGN BANKING CORPORATION	TYPE	LOCATION OF PRIMARY OFFICE	TOTAL LOANS	NET DUE TO RELATED INSTITUTIONS	TOTAL ASSETS	TOTAL DEPOSITS	NET DUE TO RELATED INSTITUTIONS
Oversea-Chinese Banking Corporation	Depositary	San Francisco	24,382		25,171	513	495
Philippine Commercial International Bank	Depositary	Los Angeles	11,136		18,355	5,678	12,317
Philippine National Bank	Wholesale	Los Angeles	13,084		17,184	150	8,870
P.T. Bank Niaga	Depositary	Los Angeles	137,197	84,602	235,225	102,260	
Royal Bank of Canada	Depositary	Los Angeles			537		537
Royal Bank of Scotland plc (The)	Depositary	San Francisco	19,033		19,631	337	4,639
Saitama Bank, Ltd. (The)	Wholesale	Los Angeles	530,702	78,324	788,443	403,863	
Sanwa Bank, Ltd. (The)	Wholesale	San Francisco	2,080,997		3,017,980		654,327
Shanghai Commercial Bank, Limited	Depositary	San Francisco	45,458	124,968	169,597	167,436	
Shizuoka Bank, Ltd. (The)	Wholesale	Los Angeles	318,022	97,239	912,968	712,161	
Societe Generale	Limited	Los Angeles	115,472		116,353	110	114,257
Standard Chartered Bank	Wholesale	Los Angeles	35,873	1,129	39,230	2,022	33,423
State Bank of India	Depositary	Los Angeles	41,644	105,382	168,285	1,547	
Sumitomo Bank, Ltd. (The)	Wholesale	San Francisco	3,512,774		5,187,658	2,498,191	589,419
Sumitomo Trust & Banking Company, Ltd. (The)	Depositary	Los Angeles	1,811,725		2,523,328	74,200	567,076
Swiss Bank Corporation	Wholesale	San Francisco	158,178		179,401	55,630	107,232
Thai Farmers Bank, Ltd.	Nondepositary	Los Angeles	98,329	67,145	168,154		
Tokai Bank, Ltd. (The)	Nondepositary	Los Angeles	2,268,020	381,551	5,310,025		
Toronto-Dominion Bank (The)	Depositary	Los Angeles			0		
Toyo Trust and Banking Company, Ltd. (The)	Nondepositary	Los Angeles	793,680		1,019,491		45,747
United Mizrahi Bank, Ltd.	Retail	Los Angeles	81,471		134,544	115,919	16,473
United Overseas Bank, Ltd.	Depositary	Los Angeles	228,995		236,197	15,927	210,461
Yasuda Trust and Banking Company, Ltd. (The)	Nondepositary	Los Angeles	2,899,698		3,131,082		321

CALIFORNIA AS AN INTERNATIONAL BANKING CENTER

California continues as the second-largest center of international banking in this country.

Subsidiary Banks

Twenty-two California state chartered banks are operated as subsidiaries of foreign banks. These banks held $37.246 billion in assets as of December 31, 1990. This compares to seventeen subsidiaries holding $21.327 billion as of June 30, 1981 an increase of 29.4% in number and 74.6% in assets. The assets of subsidiaries expressed as a percentage of total assets of state chartered banks have remained fairly constant for the past ten years, at approximately 36%.

The following table lists a ten year history of the growth of subsidiary banks:

CALIFORNIA STATE CHARTERED BANKS
OPERATED AS SUBSIDIARIES OF FOREIGN BANKS
(Dollar Amount in Millions)

6/30	No. of Subsidiaries	Branch Offices	Assets	Deposits
1981	17	526	21,327	17,430
1982	25	563	23,200	18,524
1983	27	548	24,794	20,420
12/31				
1984	26	521	28,129	23,323
1985	26	512	29,381	25,953
1986	25	514	33,445	28,472
1987	25	501	34,785	28,395
1988	22	448	32,801	26,629
1989	22	453	34,894	27,597
1990	22	518	37,246	29,085

Branch and Agency Offices of Foreign Banking Corporations

As of December 31, 1990 the 104 foreign banking corporations having 86 agency offices and 34 branch offices had total assets of $89.060 billion, a 15.5% increase from the $77.078 billion reported as of December 31, 1989. Loans (gross) of $59.057 billion represented an increase of 18.7% from the $49.767 billion in gross loans on December 31, 1989.

The funding of foreign banking corporations is principally accomplished through local borrowings, which totaled $45.317 billion at December 31, 1990, a decrease of 8.5% from December 31, 1989. Deposits totaled $14.738 billion, an increase of 30.5% from the $11.291 billion in deposits on December 31, 1989.

Operating income for year-end 1990 totaled $14.208 billion, a 14.4% increase from the $12.421 billion reported in 1989.

The growth of foreign banking corporations operating agencies or branch offices in California is shown in the accompanying table:

CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

		Number of Offices							
		Agency Office		Branch Office					
6/30	Number of FBC's Represented	Depositary	Non-depositary	Limited	Retail	Wholesale	Total	Assets (millions)	Deposits (millions)
1981	87	63	31	-	1	-	95	32,831	744
1982	95	65	31	2	4	1	103	37,341	2,494
1983	100	65	31	2	6	5	109	42,142	4,660
12/31									
1984	100	60	32	5	8	6	111	45,354	6,606
1985	99	61	29	5	8	8	111	49,321	6,247
1986	100	61	32	5	8	8	114	61,711	8,589
1987	103	60	31	8	8	11	118	68,277	8,996
1988	101	60	31	7	8	14	120	73,796	12,728
1989	102	60	30	7	8	16	121	77,078	11,291
1990	104	55	31	10	8	16	120	89,060	14,738

Offices of Foreign Banking Corporations Opened During the Year

On January 1, 1990 there were 121 agencies and branch offices of foreign banking corporations representing 102 banks. During the year, seven branch offices were licensed and four were closed. Three agencies were licensed and seven were closed, bringing the total number on December 31, 1990 to 120 agency and branch offices representing 104 banks.

Of the total, 55 are depositary agencies and 31 are nondepositary agencies; ten are limited branch offices, eight are retail branch offices and 16 are wholesale branch offices. The agencies and branch offices opened and closed during the year are presented on the following tables:

AGENCY AND BRANCH OFFICES OF FOREIGN BANKING CORPORATIONS
OPENED DURING THE YEAR

Name of Bank	Country	Location	Date
Nondepository Agency			
The Daiwa Bank, Ltd.	Japan	Los Angeles	3-1-90
The Daiwa Bank, Ltd.	Japan	San Francisco	3-1-90
Depositary Agency			
The Chiba Bank, Ltd.	Japan	Los Angeles	4-16-90
Limited Branch Office			
Caisse Nationale de Credit Agricole[1]	France	Los Angeles	5-1-90
Chang Hwa Commercial Bank, Ltd.	Taiwan	Los Angeles	10-18-90
Den Danske Bank Aktieselskab	Denmark	Los Angeles	4-6-90
Deutsche Bank, AG[1]	Germany	Los Angeles	4-2-90
Wholesale Branch Office			
First Commercial Bank, (Incorporated in Taiwan, R.O.C.)	Taiwan	Los Angeles	2-28-90
Hua Nan Commercial Bank, Ltd.	Taiwan	Los Angeles	1-10-90
Retail Branch Office			
Habib Bank Zurich AG	Switzerland	Los Angeles	7-18-90

[1] Transformation of representative office

AGENCY AND BRANCH OFFICES OF FOREIGN BANKING CORPORATIONS CLOSED DURING THE YEAR

Name of Bank	Country	Location	Date
Nondepositary Agency			
National Bank of Canada	Canada	Irvine	11-27-90
Depositary Agency			
Banco de la Nacion Argentina	Argentina	San Francisco	6-19-90
Bank of Credit and Commerce International, S.A.	Luxembourg	San Francisco	11-30-90
Bank of New Zealand	New Zealand	Los Angeles	2-28-90
Banque Francaise du Commerce Exterieur[1]	France	San Francisco	1-29-90
Barclays Bank, PLC[1]	United Kingdom	Los Angeles	7-3-90
The Taiyo Kobe Bank, Ltd.	Japan	Los Angeles	4-1-90
Limited Branch Office			
Copenhagen Handelsbank	Denmark	Los Angeles	4-6-90
Wholesale Branch Office			
Lloyds Bank PLC	United Kingdom	Los Angeles	3-1-90
Lloyds Bank PLC	United Kingdom	Los Angeles	3-1-90
Retail Branch Office			
Bank Hapoalim, B.M.	Israel	Encino	11-30-90

[1] Transformation to representative office

Representative Offices of Foreign Banks

On January 1, 1990 there were 94 representative offices of foreign banking corporations representing 75 banks. During the year, 17 new representative offices were licensed and 17 closed, bringing the total number of representative offices on December 31, 1990 to 94. These offices represent 75 banks; of which 30 are U.S. banks and 45 are foreign banks. The representative offices opened and closed during the year are:

REPRESENTATIVE OFFICES OF FOREIGN BANKING CORPORATIONS OPENED DURING THE YEAR

Name of Bank	Country/State	Location	Date
Foreign Banks			
The Aichi Bank, Ltd.	Japan	Los Angeles	1-20-90
Arab Banking Corporation (B.S.C.)	Bahrain	Los Angeles	8-6-90
Banco Internacional de Costa Rica, Ltd.	Bahamas	Los Angeles	8-15-90
Banque Francaise du Commerce Exterieur[1]	France	Los Angeles	1-29-90
Barclays Bank PLC[1]	United Kingdom	Sherman Oaks	7-3-90
The Chung Chong Bank, Ltd.	Korea	Los Angeles	4-27-90
State Bank of South Australia	Australia	Los Angeles	5-1-90
The Tokai Bank, Ltd.	Japan	San Francisco	4-27-90
U.S. Banks			
American Stock Transfer & Trust Company	New York	Woodland Hills	3-1-90
Bank of New York	New York	Los Angeles	12-15-89
First City, Texas - Houston, N.A.	Texas	Santa Monica	1-8-90
The First National Bank of Boston	Massachusetts	Palo Alto	8-1-90
First Security Bank of Utah, N.A.	Utah	San Francisco	12-24-90
Maryland National Bank	Maryland	Newport Beach	9-17-90
NCNB Texas National Bank	Texas	Los Angeles	12-15-90
Valley Bank of Nevada	Nevada	Ontario	2-20-90
Valley Bank of Nevada	Nevada	Sacramento	10-1-90

[1] Transformation of agency or branch office

REPRESENTATIVE OFFICES OF FOREIGN BANKING CORPORATIONS CLOSED DURING THE YEAR

Name of Bank	Country/State	Location	Date
Foreign Banks			
Banco de la Ciudad de Buenos Aires	Argentina	Los Angeles	9-28-90
Bank of Credit and Commerce International, S.A.	Luxembourg	Beverly Hills	12-31-90
Bank of Credit and Commerce International, S.A.	Luxembourg	San Francisco	11-30-90
Caisse Nationale de Credit Agricole[1]	France	Los Angeles	5-1-90
Den norske Bank A/S	Norway	Los Angeles	6-20-90
Deutsche Bank, AG[1]	Germany	Los Angeles	4-2-90
Lloyds Bank PLC	United Kingdom	San Francisco	3-1-90
National Australia Bank, Limited	Australia	San Francisco	8-31-90
Security Pacific Bank Australia, Ltd.	Australia	Los Angeles	5-18-90
Standard Chartered Bank	United Kingdom	Los Angeles	4-5-89
U.S. Banks			
Baer American Banking Corporation	New York	San Francisco	12-31-90
Bank of New England, N.A.	Massachusetts	San Francisco	7-18-90
Bankers Trust Company	New York	Los Angeles	9-24-90
Boston Safe Deposit & Trust Company	Massachusetts	Newport Beach	4-2-90
Irving Trust Company	New York	Los Angeles	12-15-89
Manufacturers Hanover Trust Company	New York	San Francisco	8-31-90
Shawmut Bank of Boston, N.A.	Massachusetts	Palo Alto	6-5-90

[1] Upgraded to agency or branch status

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA IN CALIFORNIA BY COUNTRY OF ORIGIN

(State chartered only)
(In thousands of dollars)

Name of Bank (by Country of Origin)	Agency/Branch	California Corporate Subsidiary	
Australia			
Australia and New Zealand Banking Group, Ltd. b	149,795		
Commonwealth Bank of Australia a	37,040		
National Australia Bank b	58,699		
	$245,534		
Brazil			
Banco do Brasil b	387,837		
Banco do Estado de Sao Paulo b	49,319		
Banco Real b	32,278		
	$469,434		
Canada			
Bank of Montreal		6,934	Harris Trust Co. of CA
The Bank of Nova Scotia b	1,650,071		
Canadian Commercial Bank (In Liquidation)		238,855	Commercial Center Bank
Canadian Imperial Bank of Commerce a	500	130,914	Canadian Imperial Bank of Commerce (California)
National Bank of Canada a	1,000		
Royal Bank of Canada b	537		
The Toronto Dominion Bank b	0		
	$1,652,108	$376,703	
Denmark			
Aktivbanken A/S b	64,303		
Den Danske Bank A/S c	44,811		
	$109,114		
El Salvador			
Banco Agricola Comercial de El Salvador a	$920		
France			
Banque Indosuez c	103,407		
Banque Nationale de Paris b	454,572	2,674,644	Bank of the West
Banque Paribas a	429,499		
Caisse Nationale de Credit Agricole c	8,807		
Credit Lyonnais e	51,460		
Societe Generale c	116,353		
	$1,164,098	$2,674,644	
Germany			
Bayerische Vereinsbank (Union Bank of Bavaria) b	57,681		
Commerzbank, AG c	351,763		
Deutsche Bank, AG c	14,851		
DG Bank Deutsche Genossenschaftsbank c	424,772		
Dresdner Bank Aktiengesellschaft b	152,436		
	$1,001,503		

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA IN CALIFORNIA BY COUNTRY OF ORIGIN

(State chartered only)

(In thousands of dollars)

Name of Bank (by Country of Origin)	Agency/Branch	California Corporate Subsidiary	
Hongkong			
Chekiang First Bank, Limited b	273,031		
The Hongkong & Shanghai Banking Corp. c	315,832		
Liu Chong Hing Bank, Ltd. b	45,188		
Shanghai Commercial Bank, Ltd. b	169,597		
	$803,648		
India			
Bank of India b	70,914		
State Bank of India b	168,285	$28,801	State Bank of India
	$239,199	$28,801	
Indonesia			
Bank Dagang Negara b	333,111		
P.T. Bank Niaga b	235,225		
	$568,336		
Iran			
Bank Melli Iran b	$4,019		
Israel			
Bank Hapoalim, B.M. d	321,329		
Bank Leumi le-Israel, B.M. d	252,507		
Israel Discount Bank, Limited b	48,998		
United Mizrahi Bank, Ltd. d	134,544		
	$757,378		
Italy			
Banca Commerciale Italiana a	164,908		
Banca Nazionale del Lavoro b	30,224		
Banco di Roma b	1,796,018		
Banco di Sicilia b	142,132		
Credito Italiano b	181,424		
Istituto Bancario San Paolo di Torino		$1,014,599	First Los Angeles Bank
	$2,314,706	$1,014,599	
Japan			
Bank of Tokyo, Ltd. a	2,866,416	16,313,083	Union Bank
The Bank of Yokohama, Ltd. b	414,786		
The Chuo Trust and Banking Company, Ltd. b	85,549		
The Chiba Bank, Ltd. b	726,862		
The Dai-Ichi Kangyo Bank, Ltd. b	1,825,231	491,873	Dai-Ichi Kangyo Bank of CA
The Daiwa Bank, Limited a	4,786,866		
The Fuji Bank, Limited a	6,349,747		
The Hokkaido Takushoku Bank, Ltd. a	627,118		
The Industrial Bank of Japan, Ltd. b	10,679,494		
The Kyowa Bank Ltd. a	1,538,805	93,199	Kyowa Bank of California
The Long-Term Credit Bank of Japan, Ltd a	3,445,998		

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA IN CALIFORNIA BY COUNTRY OF ORIGIN

(State chartered only)
(In thousands of dollars)

Name of Bank (by Country of Origin)	Agency/Branch	California Corporate Subsidiary	
Japan (Continued)			
The Mitsubishi Bank, Ltd. e	4,509,120		
The Mitsubishi Trust and Banking Corporation a	3,362,429		
The Mitsui Taiyo Kobe Bank, Ltd. a	3,411,094	1,280,557	Mitsui-Manufacturers Bank
The Mitsui Trust and Banking Company, Ltd. a	4,086,593		
The Nippon Credit Bank, Ltd. b	2,509,213		
The Saitama Bank, Ltd. e	788,443		
The Sanwa Bank, Ltd. e	3,017,980	7,140,099	Sanwa Bank of California
The Shizuoka Bank, Ltd. e	912,968		
The Sumitomo Bank, Ltd. e	5,187,658	4,794,621	Sumitomo Bank of California
The Sumitomo Trust & Banking Co., Ltd. b	2,523,328		
The Tokai Bank, Ltd. a	5,310,025		
The Toyo Trust and Banking Company, Ltd. a	1,019,491	1,195,424	Tokai Bank of California
The Yasuda Trust and Banking Company, Ltd.a	3,131,082		
	$73,116,296	$31,308,856	
Korea			
The Bank of Seoul a	200,846		
Cho Hung Bank a	235,402	64,993	Seoul Bank California
The Commercial Bank of Korea, Ltd. a	208,293		
The Hanil Bank, Limited a	295,680		
Korea Exchange Bank a	657,530	114,589	First State Bank of Southern California
Korea First Bank a	339,441	498,447	California Korea Bank
	$1,937,192	$678,029	
Luxembourg			
Bank of Credit and Commerce International, S.A. b	$165,683		
Malaysia			
Bank Bumiputra Malaysia Berhad b	$162,924		
Mexico			
Banca Serfin, S.N.C. b	207,799		
Banco Nacional de Mexico, S.N.C. b	96,739	519,752	California Commerce Bank
Bancomer, S.N.C. b	806,908	346,558	Grossmont Bank
	$1,111,446	$866,310	
Netherlands			
Algemene Bank Nederland, N.V. b	$148,262		
Philippines			
Allied Banking Corporation		66,268	Oceanic Bank
Manila Banking Corporation		20,775	Manila Bank California
Metropolitan Bank & Trust Company		134,053	International Bank of California
Philippine Commercial International Bank b	18,355		
Philippine National Bank e	17,184	77,426	Century Bank
	$35,539	$298,522	

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA IN CALIFORNIA BY COUNTRY OF ORIGIN

(State chartered only)
(In thousands of dollars)

Name of Bank (by Country of Origin)	Agency/Branch	California Corporate Subsidiary
Singapore		
Development Bank of Singapore b	23,657	
International Bank of Sinapore b	31,083	
Oversea-Chinese Banking Corporation b	76,969	
Overseas Union Bank b	25,171	
United Overseas Bank b	236,197	
	$393,077	
Spain		
Banco Bilbao Vizcaya, S.A. b	383,957	
Banco Central, S.A. b	157,706	
Banco Exterior de Espana, S.A. b	89,388	
	$631,051	
Switzerland		
Credit Suisse e	225,589	
Habib Bank Zurich AG d	7,924	
Swiss Bank Corporation e	179,401	
	$412,914	
Taiwan		
Bank of Communications, Co. Ltd e	204,236	
Chang Hwa Commercial Bank, Ltd. e	52,778	
First Commercial Bank, Incorporated in Taiwan, R.O.C. e	468,532	
Hua Nan Commercial Bank, Ltd. e	159,414	
	$884,960	
Thailand		
Bangkok Metropolitan Bank, Ltd. b	41,474	
Thai Farmers Bank a	168,154	
	$209,628	
United Kingdom		
Barclays Bank plc b	582	
The National Westminster Bank, plc b	392,348	
The Royal Bank of Scotland, plc b	19,631	
Standard Chartered Bank plc e	39,230	
	$451,791	
TOTAL - Foreign Countries	$88,990,760	$37,246,464

TOTAL ASSETS OF FOREIGN BANKS WITH REPRESENTATION IN CALIFORNIA IN CALIFORNIA BY COUNTRY OF ORIGIN

(State chartered only)
(In thousands of dollars)

Name of Bank (by Country of Origin)	Agency/Branch	California Corporate Subsidiary
U.S. Territories		
Guam		
Bank of Guam d	$8,880	
Puerto Rico		
Banco Popular de Puerto Rico d	$59,989	
TOTAL - U.S. Territories	$68,869	
GRAND TOTAL	$89,059,629	$37,246,464

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a Nondepositary agency
b Depositary agency
c Limited branch
d Retail branch
e Wholesale branch

FOREIGN (OTHER NATION) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Rep Office	Agency	Branch	California Corporate Subsidiary	Rank in Free World[b]
The Aichi Bank, Ltd.	Japan	LA				277
Aktivbanken A/S	Denmark		LA			-
Algemene Bank Nederland NV	Netherlands		LA,SF			51
Allied Banking Corporation	Philippines				Oceanic Bank, SF	-
Amsterdam-Rotterdam Bank, N.V.	Netherlands	LA				45
Arab Banking Corporation (B.S.C.)	Bahrain	LA				162
Australia and New Zealand Banking Group Limited	Australia		LA			91
Banca Commerciale Italiana	Italy		LA			41
Banca Nazionale del Lavoro	Italy		LA			36
Banca Nazionale dell' Agricoltura	Italy	LA				159
Banca Serfin, S.N.C.	Mexico		LA			696
Banco Agricola Comercial De El Salvador	El Salvador		LA,SF			-
Banco Bilbao Vizcaya, S.A.	Spain		SF			75
Banco Central, S.A.	Spain		SF			92
Banco di Napoli	Italy	LA				65
Banco di Roma	Italy		SF			71
Banco di Sicilia	Italy		LA			112
Banco do Brasil, S.A.	Brazil		LA,SF			95
Banco do Estado de Sao Paulo S.A.	Brazil		SF			471
Banco Exterior de Espana, S.A.	Spain		LA			154
Banco Hispano Americano	Spain	LA				130
Banco Internacional de Costa Rica, Ltd.	Bahamas	LA				-
Banco Nacional de Mexico, S.A.	Mexico		LA		California Commerce Bank, LA	379

FOREIGN (OTHER NATION) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Rep Office	Agency	Branch	California Corporate Subsidiary	Rank in Free World
Banco Popular de Puerto Rico	Puerto Rico			LA		494
Banco Real, S.A.	Brazil		LA			-
Bancomer, Sociedad Nacional de Credito	Mexico		LA		Grossmont Bank, La Mesa	198
Bangkok Metropolitan Bank, Limited	Thailand		SF			-
Bank Bumiputra Malaysia Berhad	Malaysia		LA			-
Bank Dagang Negara	Indonesia		LA			543
Bank Hapoalim B.M.	Israel			LA,SF		126
Bank Julius Baer & Co., Ltd.	Switzerland	LA,SF				860
Bank Leumi le-Israel B.M.	Israel			LA(2)		127
Bank Melli Iran	Iran		LA			66
Bank of Communications, Co., Ltd	Taiwan			SCL		424
Bank of Credit and Commerce International, S.A.	Luxembourg		LA			-
Bank of Guam	Guam			SF		-
Bank of India	India		SF			299
Bank of Montreal	Canada	LA			Harris Trust Company of CA, LA	64
The Bank of Nova Scotia	Canada		SF			68
Bank of Scotland	UK	LA				120
Bank of Seoul	Korea		LA		Seoul Bank California, LA	83
The Bank of Tokyo, Limited	Japan		LA,SF		Union Bank, SF	19
The Bank of Yokohama, Ltd.	Japan		LA			58
Bank Saderat Iran	Iran	LA				106
Banque Auxiliare Michel Inchauspe	France	KER				-
Banque Francaise du Commerce Exterieur	France	LA				156

FOREIGN (OTHER NATION) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Rep Office	Agency	Branch	California Corporate Subsidiary	Rank in Free World
Banque Indosuez	France			LA		87
Banque Nationale de Paris	France	SD	LA,SF		Bank of the West, SF	7
Banque Paribas	France	SF	LA			46
Barclays Bank PLC	UK	LA	SF			15
Bayerische Vereinsbank AG (Union Bank of Bavaria)	Germany		LA			33
Berliner Handels und Frankfurter Bank	Germany	LA				158
Caisse Nationale de Credit Agricole	France	SF		LA		14
Canadian Commercial Bank (in liquidation)	Canada				Commercial Center Bank, Santa Ana	-
Canadian Imperial Bank of Commerce	Canada		LA,SF		Canadian Imperial Bank of Commerce (California), LA	52
Cassa di Risparmio di Torino	Italy	LA				-
Chang Hwa Commercial Bank, Ltd.	Taiwan			LA		164
Chekiang First Bank, Limited	Hongkong		SF			-
The Chiba Bank, Ltd.	Japan		LA			70
Cho-Hung Bank	Korea		SF			220
The Chung Chong Bank, Ltd.	Korea	LA				-
The Chuo Trust & Banking Co., Ltd.	Japan		LA			59
The Commercial Bank of Korea, Ltd.	Korea		LA			214
Commerzbank Aktiengesellschaft	Germany			LA		28
Commonwealth Bank of Australia	Australia		LA			124
Credit Lyonnais	France			LA,SF		12
Credit Suisse	Switzerland	SF		LA		62
Creditanstalt-Bankverein	Austria	SF				115
Credito Italiano	Italy		LA			53

FOREIGN (OTHER NATION) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Rep Office	Agency	Branch	California Corporate Subsidiary	Rank in Free World
The Dai-Ichi Kangyo Bank, Ltd.	Japan		LA,SF		Dai-Ichi Kangyo Bank of California, LA	1
The Daiwa Bank, Ltd.	Japan		LA(2), SF			25
Den Danske Bank Aktieselskab	Denmark			LA		72
Deutsche Bank, A.G.	Germany			LA		9
Development Bank of Singapore, Ltd.	Singapore		LA			209
DG Bank Deutsche Genossenschaftsbank	Germany			LA		49
Dresdner Bank AG	Germany		LA			23
The Export-Import Bank of Korea	Korea	LA				-
First Commercial Bank (Incorporated in Taiwan ROC)	Taiwan			LA		147
The Fuji Bank, Ltd.	Japan		LA,SF			4
Habib Bank Zurich AG	Switzerland			LA		
The Hanil Bank, Limited	Korea		LA		1st State Bank of So. Calif., Santa Fe Springs	212
The Hokkaido Takushoku Bank, Ltd.	Japan		LA			63
The Hongkong and Shanghai Banking Corporation Limited	Hongkong	OR		LA,SF		26
Hua Nan Commercial Bank, Ltd.	Taiwan			LA		153
The Industrial Bank of Japan, Ltd.	Japan	SF	LA			6
International Bank of Singapore, Ltd.	Singapore		SF			-
Israel Discount Bank Limited	Israel		LA			201
Istituto Bancario San Paolo di Torino	Italy				First Los Angeles Bank, LA	39
Jugobanka-Udruzena Banka	Yugoslavia	LA				
Kleinwort, Benson Limited	UK	LA				297

FOREIGN (OTHER NATION) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Rep Office	Agency	Branch	California Corporate Subsidiary	Rank in Free World
Korea Exchange Bank	Korea		LA		California Korea Bank, LA	243
Korea First Bank	Korea		LA			230
Kredietbank, N.V.	Belgium	LA				80
The Kyowa Bank, Ltd.	Japan	SF	LA		The Kyowa Bank of California, LA	40
Liu Chong Hing Bank, Ltd.	Hongkong		SF			
The Long-Term Credit Bank of Japan, Ltd.	Japan		LA			20
Manila Banking Corporation	Philippines				Manilabank California, LA	
Metropolitan Bank & Trust Company	Philippines				International Bank of California, LA	-
The Mitsubishi Bank Limited	Japan	SF		LA		3
The Mitsubishi Trust and Banking Corporation	Japan		LA			8
The Mitsui Taiyo Kobe Bank Ltd.	Japan	SF	LA		Mitsui-Manufacturers Bank, LA	18
The Mitsui Trust and Banking Company, Ltd.	Japan		LA			17
National Australia Bank Limited	Australia		LA			94
National Bank of Canada	Canada		LA			139
National Westminster Bank PLC	UK	LA	SF			16
The Nippon Credit Bank, Ltd.	Japan		LA			34
NMB Postbank Group Limited	Netherlands					48
Osterreichsche Landerbank	Austria	LA				157
Oversea-Chinese Banking Corporation	Singapore		LA			335
Overseas Union Bank Limited	Singapore		LA			531
Philippine Commercial International Bank	Philippines		LA			-
Philippine National Bank	Philippines			LA	Century Bank, SF	995
Privatbanken, A/S	Denmark	LA				98

FOREIGN (OTHER NATION) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank	Country	Rep Office	Agency	Branch	California Corporate Subsidiary	Rank in Free World
PT Bank Niaga	Indonesia		LA			-
Rabobank Nederland, N.V.	Netherlands	SF				56
The Royal Bank of Canada	Canada		LA			44
The Royal Bank of Scotland PLC	UK	LA,SF	SF			90
The Saitama Bank, Ltd.	Japan			LA		42
The Sanwa Bank, Limited	Japan			LA,SF	Sanwa Bank California, SF	5
Shanghai Commercial Bank, Limited	Hongkong	LA	SF			768
The Shizuoka Bank, Ltd.	Japan			LA		78
Societe Generale	France	SF		LA		21
Standard Chartered Bank	UK			LA		100
State Bank of India	India		LA		State Bank of India (California), LA	-
State Bank of South Australia	Australia	LA				245
The Sumitomo Bank, Limited	Japan			LA,SF	The Sumitomo Bank of California, SF	2
The Sumitomo Trust and Banking Corporation, Limited	Japan		LA			13
Swiss Bank Corporation	Switzerland	LA		SF		29
Thai Farmers Bank, Ltd.	Thailand		LA			397
The Tokai Bank Ltd.	Japan	SF	LA		Tokai Bank of California, LA	10
The Tokyo Sowa Bank, Ltd.	Japan	LA				166
The Toronto-Dominion Bank	Canada	LA	LA			81
The Toyo Trust and Banking Company, Ltd.	Japan		LA			30
Union Bank of Switzerland	Switzerland	SF				31
United Mizrahi Bank Ltd.	Israel			LA		404
United Overseas Bank, Ltd.	Singapore		LA			348
The Yasuda Trust and Banking Company, Limited	Japan		LA			24

FOREIGN (OTHER STATE) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank/Bank Holding Company	State	Representative Office	California Corporate Subsidiary	Rank in Free World
American Security Bank, N.A.	Washington, DC	CC		551
American Stock Transfer & Trust Company	New York	LA		-
The Bank of New York	New York	LA(2)		105
Bankers Trust Company	New York	LA,SF		119
Bankers Trust (Delaware)	Delaware	LA		-
Boston Safe Deposit & Trust Company	Massachusetts	LA,OR,SCL,SF		341
The Chase Manhattan Bank, N.A.	New York	LA,SF		60
Chemical Bank	New York	LA		109
Citibank, N.A.	New York	LA,SF		27
Comerica Bank Detroit	Michigan	AL,OR		350
Continental Illinois National Bank & Trust Company of Chicago	Illinois	LA		168
Fiduciary Trust Company International	New York	LA		-
First City Texas (Houston), N.A.	Texas	LA		502
The First National Bank of Boston	Massachusetts	LA,SCL		143
The First National Bank of Chicago	Illinois	LA		123
First Security Bank of Utah, N.A.	Utah	SF		804
Harris Trust and Savings Bank	Illinois	LA		382
Manufacturers Hanover Trust Company	New York	LA		79
Maryland National Bank	Maryland	AL,LA,OR,SD		392
Mellon Bank, N.A.	Pennsylvania	LA,SF		190
Merrill Lynch Trust Company	New Jersey	OR,SF		-
Morgan Guaranty Trust Company of New York	New York	LA,SF		82
NCNB National Bank of North Carolina	North Carolina	LA		263
NCNB Texas National Bank	Texas	LA		126

FOREIGN (OTHER STATE) BANKS WITH REPRESENTATION IN CALIFORNIA
(State chartered only)

Name of Bank/Bank Holding Company	State	Representative Office	California Corporate Subsidiary	Rank in Free World
The Philadelphia National Bank	Pennsylvania	LA		358
Pittsburgh National Bank	Pennsylvania	LA		266
U.S. National Bancorp	Oregon		US Bank of California, Eureka	373[c]
United States Trust Company	Massachusetts	SF		-
United States Trust Company of New York	New York	LA		930
Valley Bank of Nevada	Nevada	SAC,SBR,SD		829
Valley National Corporation	Arizona		California Valley Bank, Fresno	
Valley National Bank Arizona		FR		366

NOTES:

a AL, CC, FR, KER, LA, OR, SAC, SBR, SCL, SD, SF denote: Alameda, Contra Costa, Fresno, Kern, Los Angeles, Orange, Sacramento, San Bernardino, Santa Clara, San Diego and San Francisco counties, respectively.

b Ranked by deposits as of 12/31/89; Source: Top Numbers, American Banker.

c Rank is that of bancorp's principal subsidiary: United States National Bank, Portland, OR which is not represented.

TRUST OPERATIONS

SELECTED FINANCIAL INFORMATION – TRUST COMPANIES

(Amounts Rounded to Nearest Thousand)

NAME OF TRUST COMPANY	CITY	TOTAL ASSETS	EQUITY CAPITAL	NET INCOME	FIDUCIARY ASSETS
Boston Safe Deposit and Trust Company of California	Los Angeles	7,758	7,561	(211)	274,499
Capital Guardian Trust Company	Los Angeles	53,149	39,325	10,841	25,719,736
Deseret Trust Company of California	Los Angeles	770	725	38	17,813
Farmers & Merchants Trust Company of Long Beach	Long Beach	7,417	7,417	1,940	418,719
Fiduciary Trust International of California	Los Angeles	4,716	4,599	1,051	165,186
Franklin Trust Company	San Mateo	3,546	3,541	1,733	2,744,988
Home Fed Trust	San Diego	2,595	1,417	391	3,147,097
Imperial Trust Company	Los Angeles	3,240	1,972	404	4,152,544
J.P. Morgan California	Los Angeles	5,119	5,022	22	0
Manufacturers Hanover Trust Company of California	San Francisco	16,069	15,052	1,541	385,172
Meridian Trust Company of California	San Francisco	1,668	1,451	(14)	61,392
North American Trust Company	San Diego	932	661	(46)	992,539
Pacific Securities Depository Trust Company	San Francisco	14,845	4,031	898	2,643
Pacific Trust Company	San Jose	2,525	2,013	312	572,859
RCM Capital Trust Company	San Francisco	1,521	1,447	(53)	1,290
Security Pacific State Trust Company	Los Angeles	32,659	9,803	6,791	0
Security Trust Company	Pasadena	3,081	2,962	(67)	153,350
Trust Company of the West	Los Angeles	38,352	26,170	2,577	8,735,592
Trust Services of America, Inc.	Los Angeles	30,672	22,494	2,454	4,768,790
Western Financial Trust Company	Irvine	426	420	3	330
Whittier Trust Company	South Pasadena	1,722	1,075	92	739,095

FIDUCIARY STATEMENT
(Amounts Rounded to Nearest Thousands)

	STATE BANKS	NATIONAL BANKS	TRUST COMPANIES	TOTAL
NUMBER OF TRUST DEPARTMENTS	36	24	21	81
ASSETS				
Investments:				
Bonds	12,229,616	19,819,777	5,944,783	37,994,176
Stocks	10,346,345	21,515,452	11,617,146	43,478,943
Real Estate Loans	1,607,189	913,535	881,222	3,401,946
Other Loans	1,990,749	2,873,939	594,025	5,458,713
Real Estate	1,142,595	1,801,257	3,157,252	6,101,104
S & L Deposits & Other Thrift Deposits	240,280	133,149	1,346,043	1,719,472
Miscellaneous	2,393,914	5,773,680	1,329,394	9,496,988
Time Deposits:				
Own Bank	699,628	4,875,718	71,146	5,646,492
Other Banks	2,978,691	6,788,741	286,788	10,054,220
Demand Deposits:				
Own Bank	223,013	3,328,479	94,223	3,645,715
Other Banks	15,468	51,397	664,631	731,496
Local Agency Security Investments	1,439,466	2,253,341	0	3,692,807
Corporate Investments	11,886,689	31,837,417	414,598	44,138,704
Agency, Safekeeping, Custodian & Escrow Investments	37,119,022	287,445,096	26,657,979	351,222,097
Advances or overdrafts	32,159	967,562	(5,596)	994,125
Total Assets	$84,344,824	$390,378,540	$53,053,634	$527,776,998
LIABILITIES				
Fiduciary Accounts:				
Court Trusts	5,832,115	5,360,707	644,854	11,837,676
Personal Living Trusts	4,265,841	14,913,182	1,860,987	21,040,010
Employee Benefit Trusts	21,839,706	37,735,806	18,258,773	77,834,285
Collective Investment Funds	3,662,825	17,688,481	7,347,236	28,698,542
Less Units of Collective Investment Funds	3,550,988	17,324,765	2,711,413	23,587,166
Total Fiduciary Accounts	32,049,499	58,373,411	25,400,437	115,823,347
Local Agency Security Accounts	1,438,898	2,253,341	0	3,692,239
Corporate Accounts	11,836,969	33,426,142	492,022	45,755,133
Agency, Safekeeping, Custodian and Escrow Accounts	38,974,887	295,358,084	27,164,375	361,497,346
Due to Com'l Dept or Bank Advances or Overdrafts	44,571	967,562	(3,200)	1,008,933
Total Liabilities	$84,344,824	$390,378,540	$53,053,634	$527,776,998

TRUST OPERATIONS

On December 31, 1990 36 state chartered banks and 21 non-deposit trust companies were authorized to conduct trust business. Twenty-four national banks had trust departments. The carrying value of trust assets of state chartered institutions totaled $137.4 billion, up from $122.7 billion as of December 31, 1989 an increase of 11.9%. National banks' fiduciary assets totaled $390.4 billion, an increase of 5.4% over the carrying value of $370.3 billion a year previous. The state share of California fiduciary business increased from 24% to 26%.

During the year ended December 31, 1990, income generated from trust activities of state-chartered banks combined with the net income of trust companies was $178.6 million, an increase of 1.8% over the $175.5 million reported for calendar year 1989.

Trust Companies and Departments

On January 1, 1990 there were 20 trust companies. During the year, two trust companies opened for business and one became extinct, leaving 21 trust companies at year-end.

At the start of the year, there was one pending and one approved but unopened trust company application. During the year, four trust company applications were filed, two were approved and one was withdrawn, leaving two pending and one approved trust company application at year-end 1990.

Three applications for branch offices of trust companies were filed during the year and four were approved. Three trust branches opened for business and two closed. As of December 31, 1990 there were 26 branch offices of trust companies.

During the year, one new state bank trust department was established, and two banks with trust departments merged out of existence, leaving 36 state banks with trust powers on December 31, 1990. One application by a state bank for trust powers was filed and approved, leaving one approved application for trust powers at year-end.

TRUST COMPANIES OPENED DURING THE YEAR

Name	Location	Date
J.P. Morgan California	Los Angeles	9-24-90
RCM Capital Trust Company	San Francisco	8-1-90

TRUST COMPANIES BECOMING EXTINCT DURING THE YEAR

Name	Location	Date
Coldwell Banker Real Estate Trust Services	Los Angeles	10-25-90

TRUST POWERS GRANTED EXISTING BANK

Name	Location	Date
First Interstate Bank, Ltd.	Los Angeles	1-2-90

OTHER LICENSEES

LICENSED CALIFORNIA BUSINESS AND INDUSTRIAL DEVELOPMENT CORPORATIONS

Name of Business and Industrial Development Corporation	Head Office Location
Certified Business Funding, A California Business and Industrial Development Corporation	6350 Laurel Canyon Boulevard, Suite 360, North Hollywood, CA 91606
Government Funding California Business and Industrial Development Corporation	6255 Sunset Boulevard, Suite 1926 Los Angeles, CA 90028
State Assistance Fund for Enterprise, California Business and industrial Development Corporation	145 Wikiup Drive Santa Rosa, CA 95403
Statewide California Business and Industrial Development Corporation	1420 Bristol Street North, Suite 230 Newport Beach, CA 92660

QUALIFIED MORTGAGE GUARANTY INSURERS
AS OF JUNE 30, 1990

Name of Company	Address of Principal Office
Commonwealth Mortgage Assurance Company	8 Penn Center, Philadelphia, PA 19103
General Electric Mortgage Insurance Corporation	11311 Cornell Park Drive, Cincinnati, OH 45242
General Electric Mortgage Insurance Corporation of California	1530 Meridian Avenue, San Jose, CA 95150
General Electric Mortgage Insurance Corporation of North Carolina	6601 Six Forks Road, Raleigh, NC 27609
Investors Mortgage Insurance Company	1405 Jackson Street, Beardstown, IL 62618
Mortgage Guaranty Insurance Corporation	270 East Kilbourn Avenue, Milwaukee, WI 53201
PMI Mortgage Insurance Co.	One East Camelback Road, Phoenix, AZ 85012
PAMICO Mortgage Insurance Company	1750 Walton Road, Blue Bell, PA 19422
Republic Mortgage Guaranty Insurance Company	7820 North Point Blvd., Winston-Salem, NC 27106
Triad Guaranty Insurance Corporation	115 South La Salle Street, Chicago, IL 60603
United Guaranty Commercial Insurance Company of North Carolina	230 North Elm Street, Greensboro, NC 27420
United Guaranty Credit Insurance Company	230 North Elm Street, Greensboro, NC 27401
Verex Insurance, Inc.	150 East Gilman Street, Madison, WI 53703
Wisconsin Mortgage Insurance Corporation	250 East Kilbourne Avenue, Milwaukee, WI 53201

AUTHORIZED ISSUERS OF PAYMENT INSTRUMENTS

Name of Company	Head Office
American Express Travel Related Services Company, Inc.	New York City
Banamex USA Bancorp	Los Angeles
BankAmerica Corporation	San Francisco
National Money Orders, Inc.	Houston
Republic Money Orders, Inc.	Dallas
Travelers Express Company	Minneapolis
Wells Fargo & Company	San Francisco
Western Union Financial Services, Inc.	Upper Saddle River, NJ

AUTHORIZED ISSUERS OF TRAVELERS CHECKS

Name of Company	Head Office
American Express Travel Related Services Company, Inc.	New York City
BankAmerica Corporation	San Francisco
Citicorp Services, Inc.	Chicago
Mastercard Travelers Cheque, Inc.	New York City
Republic Money Orders, Inc.	Dallas
Societe Francaise du Cheque de Voyage	New York City
Thomas Cook, Inc.	Princeton, NJ
Travellers Cheque Associates, Ltd.	New York City
Wells Fargo & Company	San Francisco

AUTHORIZED TRANSMITTERS OF MONEY ABROAD

Name of Company	Head Office
American Express Travel Related Services Company, Inc.	New York City
Amparo's Foreign Exchange, Inc.	San Francisco
Associated Foreign Exchange, Inc.	San Francisco
Continental Currency Transfers, Inc.	Santa Ana
Dollar America Exchange, Inc.	Santa Clara
Esteva & Company, Inc.	San Francisco
Fiesta X-Change, Inc.	Los Angeles
Global Telegraph Corporation	San Diego
Golden Asian Express Company, Inc.	Monterey Park
Grace Foreign Exchange Corporation	San Francisco
LBC Mabuhay U.S.A. Corporation	San Francisco
Maniflo Money Exchange, Inc.	National City
Odena Foreign Exchange Corporation	San Francisco
Pan Asian Currency Exchange Corporation	San Jose
Pekao Trading Corporation	New York City
Regent Forex, Inc.	Los Angeles
Telegrafos Nacionales, S.A. de C.V.	Los Angeles
Thomas Cook, Inc.	Princeton, New Jersey
Thomas Cook Currency Services, Inc.	Los Angeles

ALLIANCE BANK

Incorporated July 11, 1979

100 Corporate Pointe, Culver City 90230 **Tel: (213) 410-9281**

Principal Officers: Curtis S. Reis, President & Chief Executive Officer; Andrew D. Reid, Vice President and Cashier; J. Elroy Peiris, Vice President and Senior Credit Officer; Daryl M. Dean, Vice President and Controller; Lyn S. Caron, Vice President; Michael L. Abrams, Secretary.

Directors: Michael L. Abrams, Robert H. Bothner, Lyn S. Caron, Willie D. Davis, Randall A. McCord, Curtis S. Reis, L. Sanford Reis, Gregory D. Scott, Robert H. Thompson.

ALVARADO BANK

Incorporated November 9, 1981

3000 Hilltop Mall Road, Richmond 94806 **Tel: (415) 235-9292**

Principal Officers: Timothy T. Thomason, President and Chief Executive Officer; James L. McConville, Senior Vice President & Loan Administrator; Remy Boyd, Vice President & Assistant Cashier.

Directors: Emil Accornero, Gerald S. Feagley, Joseph Mariotti, M.D., Thomas M. Powers, John Roveda, Maurice Sandler, M.D., Joseph Sindicich, Timothy T. Thomason.

Branch Office: (1)

AMERICA CALIFORNIA BANK

Incorporated March 10, 1972

560 California Street, San Francisco 94104 **Tel: (415) 986-5686**

Principal Officers: S.Y. Wang, Chairman of the Board; Emilia Roxas, Vice Chairman of the Board; Jane Wang, President and Chief Executive Officer; Richard Delucchi, Regional Vice President; Kenneth Y. Chen, Vice President and Chief Financial Officer; Larry Mao, Vice President and Senior Loan Officer; Victoria Gong, Vice President and Chief Operating Officer.

Directors: Ralph Ho, Wayne Huang, Fannie Lee, Elizabeth Kalaw, Gumersindo Leuterio, Emilia Roxas, Elton Tan, Jane Wang, S.Y. Wang.

Branch Office: (1)

AMERICAN BANK & TRUST COMPANY

Incorporated August 6, 1973

40 So. Market Street, San Jose 95113 **Tel: (408) 993-9100**

Principal Officers: Yosh Uchida, Chairman of the Board; Thomas M. Yuki, Vice Chairman of the Board; Ben N. Matsui, President & Chief Executive Officer; Wayne S. Doiguchi, Executive Vice President & Senior Credit Officer; Thomas M. Redwine, Senior Vice President & Chief Financial Officer.

Directors: Mario L. Belotti, Ben N. Matsui, Yoshihiro Uchida, Henry T. Yamate, Thomas M. Yuki.

Branch Offices: (4)
Authorized to engage in the trust business

AMERICAN COMMERCIAL BANK

Incorporated May 30, 1973

304 East Main Street, Ventura 93301 **Tel: (805) 648-5081**

Principal Officers: Edward T. Martin, Chairman of the Board; Harry L. Maynard, President; Kenneth F. May, Senior Vice President & Credit Administrator; Betty M. Sears, James Benninga, Cashier's Department; David E. Bouchet, Charles R. Mohr, Carol E. Wright, Vice Presidents.

Directors: Lincoln Cryne, Bill Dover, Dexter Halpert, Allen Jue, Edward T. Martin, Harry L. Maynard, Catherine S. Wood.

Parent Company: Americorp
Branch Offices: (2)

AMERICAN INTERNATIONAL BANK

Established July 3, 1978

One Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 688-8600**

Principal Officers: Harold Chuang, Chairman of the Board; James A. Dorian, President & Chief Executive Officer; Phillip H. Chuang, Executive Vice President & Treasurer; Joseph N. Rabbat, Executive Vice President & Chief Financial Officer; Roger E. Juline, Jr., Executive Vice President & Senior Loan Officer; Anthony Chien, Executive Vice President, International Department.

Directors: Z. Paul Akian, Edward T. H. Chang, William Chang, Jeff Chen, Harold Chuang, Philip H. Chuang, James A. Dorian, Rolland D. Headlee, William Huang, Feng Jui Kao, Hiram W. Kwan, Percy H. Linn, Robert Philibosian, Larry Zarian.

Subsidiary: AIB Real Estate Investment Inc.
Branch Offices: (7)

AMERICAN INTERSTATE BANK

Incorporated January 31, 1973

500 Newport Center Drive, Newport Beach 92660 **Tel: (714) 640-5100**

Principal Officers: Donald L. Solsby, President & Chief Executive Officer; Susan Glenn Howe, Senior Vice President & Chief Financial Officer.

Directors: William J. Carden, William Ferdi, Franklyn Jeans, Jerry A. King, Kevin McGuire, Donald L. Solsby.

Subsidiary: American Interstate Properties, Inc.
Branch Office: (1)

AMERICAN PACIFIC STATE BANK

Incorporated August 17, 1970

6350 Laurel Canyon Blvd., No. Hollywood 91606 **Tel: (818) 760-7200**

Principal Officers: Elmer Stone, Chairman of the Board; Frank J. Ures, Jr., President & Chief Executive Officer; James M. Degnan, Executive Vice President; Yoichi Fujiki, Senior Vice President & Chief Credit Officer; Jo Evelyn Spotts, Senior Vice President & Cashier; James E. Whitney, Senior Vice President, SBA; Kathleen E. Peters, Vice President & Controller; John Smith, Vice President & Auditor; Michael Bilson, Secretary.

Directors: Yuichi Katoh, Junko Koike, Saul E. Levi, John Martin, Elmer J. Stone, Frank J. Ures, Jr., Earle Wasserman.

Branch Offices: (4)

AMERICAN RIVER BANK
Established August 29, 1983

9750 Business Park Drive, Sacramento 95827 Tel: (916) 366-1777

Principal Officers: William L. Young, President; David T. Taber, Executive Vice President & Chief Operating Officer; Charles L. Esping, Senior Vice President & Credit Administrator.

Directors: Robert H. Daneke, Charles A. Edgett, D. Bruce Fite, Sam Gallina, Mac W. Huss, Dr. Wayne Matthew, Marvin L. Oates, Norris J. Rancourt, David T. Taber, Roger J. Taylor, D.D.S., Warren Taylor, Stephen H. Waks, Majorie G. Wood-Burke, William L. Young.

Branch Office: (1)

AMERICAN VALLEY BANK
Incorporated March 28, 1977

1234 East Main Street, El Cajon 92021 Tel: (619) 441-5100

Principal Officers: James L. Redman, President; Michael P. Foley, Executive Vice President; Michael M. Hood, Senior Vice President & Chief Financial Officer; Lynn R. McDougal, Secretary.

Directors: James S. Brown, Lynn R. McDougal, James L. Redman, M. Gale Ruffin, Buell W. Stone.

Parent Company: BSD Bancorp, Inc.
Branch Offices: (3)

ANTELOPE VALLEY BANK
Incorporated February 8, 1980

44201 - 10th Street West, Lancaster 93534 Tel: (805) 945-4511

Principal Officers: Jack D. Seefus, President & Chief Executive Officer; Charles Nickerson, Senior Vice President & Chief Financial Officer; George E. Nagy, Senior Vice President & Commercial Loan Officer; James J. Hennager, Senior Vice President & Consumer Loan Administrator; Richard A. Little, Senior Vice President, Real Estate Lending.

Directors: Clyde G. Golding, E. Gordon Harrison, Carl P. Higenfeldt, John F. Murphy, Homer A. Rowell, Michael G. Schafer, Jack D. Seefus, Roy J. Simi, A.C. Warnack.

Branch Offices: (5)

BANK AUDI (CALIFORNIA)
Established October 5, 1987

444 So. Flower Street, Los Angeles 90071 Tel: (213) 627-7799

Principal Officers: Dr. Joseph J. Jacobs, Chairman of the Board; William A. Hanna, President; Mark J. Audi, Senior Vice President & Credit Administrator; Andrew C. Stragalis, Senior Vice President, Operations; Fouad Khoury, Vice President & Controller; Randy L. Wilson, Assistant Vice President, Operations; Concetta Smarius, Assistant Vice President, Credit.

Directors: George Ablah, Governor Victor Atiyeh, Joseph G. Audi, Mounzer Chaarani, Albert E. Coury, Philip C. Habib, Berge Setrakian, Peter G. Tanous.

BANK OF A. LEVY
Established 1882

2575 Vista Del Mar Drive, Ventura 93001 **Tel: (805) 656-2575**

Principal Officers: Michael S. Milligan, Chairman of the Board; Marshall C. Milligan, President & Chief Executive Officer; Mary Levinson, Douglas M. Peck, Jr., Executive Vice Presidents.

Directors: John C. Coulston, Robert G. Dallman, Ronald L. Hertel, Walter W. Hoffman, Carl Huntsinger, Joseph J. Leggett, Robert Martin, A. A. Milligan, Marshall C. Milligan, Michael S. Milligan, Willian G. Myers.

Parent Company: Levy Bancorp
Branch Offices: (21)
Authorized to engage in trust business.

BANK OF AGRICULTURE & COMMERCE
Incorporated January 18, 1965

340 East Main Street, Stockton 95202 **Tel: (209) 948-8018**

Principal Officers: Robert J. Rishwain, Chairman of the Board; William R. Trezza, Chief Executive Officer; Ronald Berberian, President; Jonathan A. Maffei, Senior Vice President & Chief Financial Officer; Ned Smull, Senior Vice President & Senior Loan Officer; Dana Bockstahler, Vice President/Controller.

Directors: Arthur Berberian, Ronald Berberian, Victor Castello, Darrow G. Marcus, Ronald McNabb, Edmon A. Rishwain, Robert J. Rishwain, William A. Sweigart, William R. Trezza.

Subsidiary: Bank of Agriculture and Commerce Service Corporation.
Branch Offices: (4)

BANK OF AMADOR
Established November 21, 1983

422 Sutter Street, Jackson 95642 **Tel: (209) 223-2320**

Principal Officers: Larry Standing, President & Chief Executive Officer; Holly Swift, Senior Vice President & Cashier; Richard Roy, Senior Vice President, Credit Administration.

Directors: Edward T. Bamert II, Kenneth H. Deaver, Jerome F. Forster, Jerry W. Jones, Gerry Ninnis, Harry G. Smith, Jr., Edward A. Swift, Richard P. Vinson, Peter C. Wright, Nicholas P. Kovacevich, M.D, Larry Standing.

Branch Offices: (2)

BANK OF AMERICA STATE BANK
Established April 3, 1990

1850 Gateway Boulevard, Suite 1070, Concord 94520 **Tel: (415) 675-7555**

Principal Officers: Donald A. Mullane, Chairman of the Board; R. M. (Mike) Mantle, President; Susanne Hansen, Chief Financial Officer; Eduard Loescher, Senior Credit Officer.

Directors: Jeanine Brown, Colin Klipin, R. M. (Mike) Mantel, Larry McNabb, Jack L. Meyers, Donald A. Mullane, Pat M. Prout, Robert A. Rodriguez.

Parent Company: BankAmerica Corporation

THE BANK OF BEVERLY HILLS
Incorporated July 30, 1976

9766 Wilshire Blvd., Beverly Hills 90212 **Tel: (213) 858-6804**

Principal Officers: Ber Oberfeld, Chairman of the Board & Chief Executive Officer, Michael C. Ward, Sr., Executive Vice President & Chief Financial Officer; Russell Smith, Sr., Executive Vice President & Senior Credit Officer.

Directors: Anthony H. Barash, Zoltan Batyka, Donald Bergman, M. Dale Lyon, Ber Oberfeld, Chadwick F. Smith.

Subsidiaries: BBH Capital Corpoation, BBH Mortgage Company & BBH Qualified Plans, Inc.

BANK OF CANTON OF CALIFORNIA
Incorporated April 27, 1937

555 Montgomery St., San Francisco 94111 **Tel: (415) 362-4100**

Principal Officers: H.P. Chia, Chairman of the Board, & Chief Executive Officer; Y.T. Lin, President; Lucas Dang, Senior Vice President; P. N. Ho, Senior Vice President & Representative Liasion, P. T. Chen, Senior Branch Oparations Supervisor.

Directors: H.P. Chia, Edward Collins, Willem Fleurbaaij, S.W. Kung, Y.T. Lin, Leo Soong, Henry C. Todd, T.T. Way.

Subsidiaries: Bank of Canton Building Corp., California Canton International Bank, Ltd.
Branch Offices: (7)

BANK OF COMMERCE
Incorporated December 26, 1974

7980 Clairemont Mesa Blvd., San Diego 92111 **Tel: (619) 292-9004**

Principal Officers: Peter Q. Davis, President; Timothy G. Malott, Executive Vice President, Chief Financial Officer & Secretary; John J. McCauley, Executive Vice President & Senior Loan Officer.

Directors: Michael M. Bamber, Peter Q. Davis, Sheldon Derezin, Timothy G. Malott, John J. McCauley, George A. Peterson, John A. Rose.

Branch Offices: (4)

BANK OF CORONADO
Incorporated August 7, 1979

1190 Orange Avenue, Coronado 92118 **Tel: (619) 437-4466**

Principal Officers: Philip Akre, Chairman of the Board; William McLaurin, President & Chief Executive Officer; Mary Hays, Senior Vice President & Chief Operating Officer; Robert B. Hildt, Senior Vice President & Chief Credit Officer.

Directors: Philip Akre, Ronald L. Beaubien, Mary Kay Forsyth, Marco V. Palumbo, William McLaurin, Lester Snyder.

Parent Company: Crown Bancorp

BANK OF ENCINO
Established September 8, 1986

17000 Ventura Blvd., Encino 91316 **Tel: (818) 789-9001**

Principal Officers: Carl O. Schatz, President, Chief Executive Officer & Chairman of the Board; Brent E. Saunders, Executive Vice President & Chief Credit Officer; Robert R. Schatz, Senior Vice President & Chief Operating Officer; Rick Mateus, Vice President & Cashier; Vincent J. Messina, Jean M. Thompson, Vice Presidents; William J. Ryan, Vice President, Loan Analyst.

Directors: Norman Berris, Charles Hirschman, Robert S. Leffler, Seymour Myers, M.D., Brent E. Saunders, Carl O. Schatz, Robert O. Schatz, William Veprin.

BANK OF FRESNO

Incorporated April 6, 1973

4995 E. Clinton Avenue, Fresno 93727 **Tel: (209) 221-2220**

Principal Officers: John W. Brocks, President; Gail Salanitro, Executive Vice President, Retail Banking Division; Wolfgang T.N. Muelleck, Executive Vice President & Chief Financial Officer; Donald L. Fish, Executive Vice President, Lending Division; J. Mike McGowan, Executive Vice President, Chief Operating Officer; Harold R. Ashe, Executive Vice President, Operations Division.

Directors: John W. Brocks, Robert E. Duncan, Louis H. Herwaldt, Herbert A. Kaprielian, James Kourafas, Michael S. Mathiesen, Patrick J. MonPere, Donald J. Perracchi, Alan H. Pierrot, M.D., Elmer Bud Richter, Michael J. Ryan, Jr., Larry A. Shehadey, Charles L. Tingey, Spalding G. Wathen.

Parent Company: ValliCorp Holdings, Inc.
Branch Offices: (9)

BANK OF GRANADA HILLS

Incorporated June 14, 1983

10820 Zelzah Avenue, Granada Hills 91344-4432 **Tel: (818) 366-2188**

Principal Officers: Richard C. Taylor, President & Chief Executive Officer; Janice R. Bouffard, Senior Vice President & Chief Financial Officer; Tim B. Noone, Senior Vice President & Credit Administrator; Toni Suggett, Assistant Vice President, Branch Operations; Ana Maria Toberman, Vice President, Loans; Yolanda Petroski, Assistant Vice President, Administrative Officer; Tim Easter, Vice President, Loans; and Christine Smith, Assistant Vice President & Assistant Cashier; Teresa Klassen, Assistant Vice President, Operations.

Directors: Paula Boland, Michael L. Casey, Philip Dye, Duane R. Feuerhelm, Richard Manning, C.P.A., Rayburn 'Pat' Patterson, Larry N. Stern, C.P.A., Richard C. Taylor, Frederick J. Weitkamp.

BANK OF HAYWARD

Established April 6, 1989

1151 "A" Street, Hayward 94541 **Tel: (415) 727-1600**

Principal Officers: James C. Spillman, President & Chief Executive Officer; Eric Brachhausen, Senior Vice President & Chief Loan Officer; Shirley Silver, Vice President & Cashier; Sally Porfido, Vice President; JoAnne Roberts, Controller; Drusilla Atkinson, Operations Manager; Marilyn Ettleman, Loan Services; Ronald L. Meissner, Corporate Secretary.

Directors: Richard Brenkwitz, Marjorie Cacioppo, Charles Greer, Thomas Lewis, Ronald Meissner, Leonard Perillo, Daniel Teves, Jr., John Wilma.

THE BANK OF HEMET

Incorporated January 11, 1974

1600 E. Florida Avenue, Hemet 92344 **Tel: (714) 652-2871**

Principal Officers: John J. McDonough, Chairman of the Board; James B. Jaqua, President & Chief Executive Officer; Tim Streeter, Paul Cable, Senior Vice Presidents; Linda Scott, Trish Rowell, Lorraine Poncin Vice Presidents.

Directors: John B. Brudin, Jack E. Gosch, E. Kenneth Hyatt, James B. Jaqua, John J. McDonough, Clayton A. Record, Jr.

Parent Company: Hemet Bancorp
Subsidiaries: Bank Link Corp., Florida Avenue Investment Co., Inc., Hemet Escrow Company, Inc.
Branch Office: (1)

THE BANK OF HOLLYWOOD
Incorporated August 7, 1981

6930 Hollywood Blvd., Hollywood 90028 **Tel: (213) 464-0452**

Principal Officers: Terry C. Jorgensen, President; Henry K. Nadler, Senior Vice President & Cashier; Edward W. Meyer, Vice President & Senior Loan Officer.

Directors: John R. Discola, Donald D. Farquhar, T. Russell Fields, Jr., James B. Irsfeld, Jr., Terry C. Jorgensen, James N. Kenealy, Jr., Adele G. Klate, Henry L. Levine, Henry K. Nadler, W. Wayne Nix, Paul A. Ramsey, Steven G. Ullman.

BANK OF INDUSTRY
Established March 23, 1981

13200 Crossroads Parkway North, City of Industry 91746 **Tel: (213) 699-1021**

Principal Officers: Dale E. Walter, President & Chief Executive Officer; Chadwick C. Ertola, Meredith L. Russell, Thomas A. Viscounty, Executive Vice Presidents; Vern Sorensen, Jr., Executive Vice President & Chief Financial Officer; Frank Sabetta, Regional Vice President; Donald P. Boivin, Arden Crawford, Bernard Hayward, Hector, Hernandez, Jerry W. Meyer, Rick Saulsbury, Senior Vice Presidents; Georgia A. Hughes, Robert Lavalee, Robert M. Moore, Kenneth S. Paris, Donna M. Powers, Stewart Ross, Vice Presidents; Nanette Bicker, Armida Camacho, Lucy Sabounian, Donald C. Westphal, Assistant Vice Presidents.

Directors: James E. Brown, Robert H. Brown, Chadwick C. Ertola, John G. Leonudakis, Owen H. Lewis, Manuel Perez, Edward P. Roski, Jr., Dale E. Walter, Donald R. Wheeler.

Parent Company: Inbancshares
Subsidiary: Rowland Financial Corporation
Branch Offices: (3)

BANK OF LA COSTA
Incorporated November 6, 1989

7608 El Camino Real, Carlsbad 92009 **Tel: (619) 942-8885**

Principal Officers: William R. Kilcrease, President & Chief Executive Officer; Carl Kruse, Senior Vice President; Manuel M. Coito, Vice President/Cashier.

Directors: Andrew H. Gerhard, Vito Guarino, James Hom, William Kilcrease, Jerry Macchia, Betty Stout.

Parent Company: BSD Bancorp, Inc.

BANK OF LIVERMORE
Established March 15, 1982

2125 Second Street, Livermore 94550 **Tel: (415) 455-6060**

Principal Officers: Jack Kavanagh, Jr., Chairman of the Board; Robert A. Santin, President & Chief Executive Officer; M. Neil Zick, Senior Vice President & Cashier.

Directors: John Buranis, Rodney Busk, David Grener, Jack Kavanagh, Jr., Robert A. Santin.

Branch Offices: (2)

BANK OF LOS ANGELES
Incorporated May 8, 1981

8901 Santa Monica Blvd., West Hollywood 90069 **Tel: (213) 550-8900**

Principal Officers: Mark E. Buchman, President & Chief Executive Officer; Richard C. Deason, Senior Vice President & Senior Loan & Credit Officer; Robert F. Junet, Jr., Senior Vice President & Chief Financial Officer/Chief Operating Officer.

Directors: Arlen H. Andelson, Sherman L. Andelson, Mary Anne Chalker, Irving B. Fuller, Richard B. Kaplan, Marc B. Nathanson, Jacobo (Yasha) Nicolayevsky, Gerald S. Weisstein, Ira E. Yellin.

Parent Company: BKLA Bancorp
Branch Offices: (3)

BANK OF MARIN
Established January 23, 1990

1101 Fourth Street, San Rafael 94901 **Tel: (415) 485-2265**

Principal Officers: William P. Murray, Jr., Chairman of the Board; J.D. Sullivan, President & Chief Executive Officer; W. Robert Griswold, Jr., Executive Vice President & Chief Operating Officer; Philip J. Salz, Senior Vice President & Loan Administrator; Jack E. Buchnum, Vice President & Director of Business Development; Patricia G. Feingold, Vice President & Operations Manager; Michael J. Callan, Linda Milbourn, Vice President & Loan Officers; Joan E. Capurro, Vice President & Branch Manager; Martha W. Hollenbeck, Corporate Secretary.

Directors: Judith O'Connell Allen, Jack E. Bucknum, W. James Dawson, Edgar M. Giles, W. Robert Griswold, Jr., Dolph B. Hill, Ray Hoffman, III, J. Patrick Hunt, H.C. Jackson, Catherine J. Knopf, Richard L. Miller, William P. Murray, James L. Placak, Niels Schultz, Joel Sklar, J.D. Sullivan, Linda Tavaszi.

Branch Office: (1)

BANK OF MONROVIA
Established May 21, 1984

100 East Huntington Drive, Monrovia 91016 **Tel: (818) 303-4661**

Principal Officers: William B. Waddell, President & Chief Executive Officer; Brian G. Hollister, Senior Vice President & Cashier; William A. Schroder, Senior Vice President & Loan Administrator.

Directors: Fred E. Bowden, H. Russell Cross, William E. Faith, Hans Herzig, Lathrop G. Hoffman, William T. Ryan, Detro H. Sells, William B. Waddell.

THE BANK OF MONTECITO
Incorporated July 23, 1974

1000 State Street, Santa Barbara 93101 **Tel: (805) 963-7511**

Principal Officers: Peter C. Jordano, Chairman of the Board; Michael Towbes, Chief Executive Officer; J. Thomas Fly, President; D.J. Savage, Senior Vice President & Cashier; Peter Cowger, Senior Vice President, Branch Administration; Donald Dobie, Senior Vice President, Credit Administration; Rodney K. Brown, Senior Vice President, Branch Manager.

Directors: George R. Bliss, Jr., J. Thomas Fly, Peter Jordano, Marian Koonce, Clarence Minnerly, Gerald B. Parent, Michael Towbes.

Parent Company: Montecito Bancorp
Branch Offices: (4)

THE BANK OF NEW YORK TRUST COMPANY OF CALIFORNIA

Incorporated November 13, 1980

800 West 6th Street, Los Angeles 90017 **Tel: (213) 489-9479**

Principal Officers: Thomas J. Perna, Chairman of the Board; Thomas A. Price, Vice Chairman; William P. Lyons, Jr., President; William J. Winkelmann, Vice President, Finance; James L. Birdwell, Vice President, Operations; Barbara Burns, Donald A. Dutil, Thomas J. Zupfer, Vice Presidents; Jacqueline R. McSwiggan, Secretary; Katherine Hastings, Assistant Secretary; Benjamin Herrera, Assistant Treasurer; Robert J. Goebert, Auditor.

Directors: Douglas F. Adams, Thomas W. Archibald, Sheldon Harrison, William P. Lyons, Jr., Thomas J. Perna, Thomas A. Price.

Parent Company: The Bank of New York Company, Inc.
Branch Office: (1)
Authorized to engage in trust business.

BANK OF NEWPORT

Incorporated December 22, 1971

Coast Highway at Avocado, Newport Beach 92658 **Tel: (714) 760-6000**

Principal Officers: Ronald L. Rodgers, President; Bruce E. Fane, Richard B. Miller, Executive Vice Presidents; Richard P. Ritter, Executive Vice President & Chief Financial Officer; Dennis L. Voyles, Senior Vice President & Manager; Mitchell F. Cohen, Allen S. Berg, Joseph G. Flores, Joseph E. Kunsch, Senior Vice Presidents.

Directors: William C. Baker, William S. Messenger, Richard B. Miller, E.O. Rodeffer, Ronald L. Rodgers, Alan I. Rothenberg.

Subsidiaries: LeaseQuip Corporation, Realport Corporation
Branch Offices: (3)
Authorized to engage in trust business.

BANK OF OAKLAND

Incorporated August 24, 1981

360 - 14th Street, Oakland 94612 **Tel: (415) 763-8486**

Principal Officers: Donald A. Chiesa, President & Chief Executive Officer; Raymond A. Jochner, Executive Vice President; Tam LeFebure, Allen L. Meier, Robert A. Roman, Vice Presidents; Joseph F. Malato, Magdalena R. Roman, Howard Lee, Assistant Vice Presidents, Rita Erkson, Operations Officer; Rosemary Williams-Snell, Corporate Secretary.

Directors: Donald A. Chiesa, C.R. Gibb, Raymond Jochner, Eduardo Cu Unijeng, Paul W. Wong.

Branch Office: (1)

THE BANK OF ORANGE COUNTY

Established May 28, 1980

10101 Slater Avenue, Fountain Valley **Tel: (714) 964-6607**

Principal Officers: David W. Hoffman, President & Chief Executive Officer; Patricia A. Benson, Vice President & Cashier; Roy T. Logsdon, Senior Vice President & Chief Administrative Officer.

Directors: Rudolph C. Baldoni, John Ferrara, Frank T. Harrison, James G. Ladicos, Philip J. Rocco, Farouk T. Torki.

Parent Company: Orange Bancorp

BANK OF PETALUMA
Incorporated September 21, 1987

100 Petaluma Blvd. South, Petaluma 94952 **Tel: (707) 763-7943**

Principal Officers: Walter E. Bradgon, President & Chief Executive Officer; Donald J. Morris, Executive Vice President & Chief Administrative Officer; David E. Schmidt, Senior Vice President & Credit Administrator; Arlene Brians, Vice President & Operations Administrator; Marilynn Gittings, Vice President.

Directors: Gene M. Benedetti, Walter E. Bragdon, Max F. Cerine, John H. Dado, Daniel E. Foley III, Robert W. Giacomini, James Grossi, Jr., Henry C. Hansel, Max K. Herzog, John J. King, Jr., Daniel G. Libarle, James E. McCaffrey, William H. McDevitt, Jr., William J. McDowell.

BANK OF PLEASANTON
Established March 9, 1984

555 Peters Avenue, Pleasanton 94566 **Tel: (415) 462-2265**

Principal Officers: Ronald R. Wiggins, President & Chief Executive Officer; Carmela D. Johnson, Senior Vice President; Carolanne Lapham, Robert Mazza, James Ott, Cathy Raty, Vice Presidents.

Directors: Dale C. Adams, Edward Ageno, Harry Avila, Wayne Bennett, Al Bernardin, Frank Capilla, Richard Clancy, Eugene Cowell, George Einstoss, Ronald A. Janess, Ralph Juhl, Harry Sheppard.

Parent Company: Mission Valley Bancorp

THE BANK OF RANCHO BERNARDO
Incorporated October 21, 1980

11717 Bernardo Plaza Court, San Diego 92128 **Tel: (714) 451-2265**

Principal Officers: Alan L. Douglas, Chairman of the Board & President; John D. Gonnerman, Executive Vice President; Dennis J. Monahan, Vice President & Operations Officer; Laurie Oakland, Lori Brookes, Vice Presidents & Loan Officers; Teresa Shovlowsky, Vice President & Cashier; Carole Tarantino, Vice President & Proof Manager.

Directors: William Brehm, Yale Combs, Alan L. Douglas, Michael Duckor, John D. Gonnerman, Norman Hedenberg, Larry Krasnow, Timothy S. Mills, Wallace Morisige, J. Brian O'Donnell, John A. Wood, Daniel M. Whitaker, Victor A. Vilaplana.

Parent Company: RB Bancorp

BANK OF RIO VISTA
Incorporated April 12, 1904

101 Main Street, Rio Vista 94571 **Tel: (707) 374-5711**

Principal Officers: Wallace McCormack, Chairman of the Board & President; Tim Kubli, Cashier, Secretary & Treasurer; R.G. Cochran, Vice President.

Directors: George Cruickshank, Darrell R. Ferreira, George C. Gordon, Jr., Joe Lopes, Douglas McCormack, Thomas McCormack, Wallace McCormack.

Branch Office: (1)

BANK OF SALINAS
Incorporated August 6, 1982

301 So. Main Street, Salinas 93901 **Tel: (408) 422-6842**

Principal Officers: Andrew E. Ausonio, Chairman of the Board; G. Nick Ventimiglia, President & Chief Executive Officer; John McCarthy, Executive Vice President & Chief Operating Officer; Rob Blatter, Vice President/Loans; Esther Kiefer-Miyamoto, Senior Vice President, Cashier & Controller.

Directors: Andrew E. Ausonio, C. Edward Boutonnet, Bradford G. Crandall, Roger G. Emanuel, Richard C. Green, Duncan L. McCarter, Robert Meyer, Robert M. Mraule, D.D.S., M.D., Adelle O'Grady, Nick Ventimiglia, Harry D. Wardwell.

Branch Office: (1)

BANK OF SAN BERNARDINO
Incorporated June 19, 1983

505 West Second Street, San Bernardino 92401 **Tel: (714) 888-2265**

Principal Officers: Patrick W. Norvall, President & Chief Executive Officer; C. James Crowell, Executive Vice President & Cashier; Barry H. McCarroll, Senior Vice President & Senior Credit Officer.

Directors: Leo Amendt, D. William Bader, Neal T. Baker, John E. Duckworth, Rene J. Jacober, John R. Livacich, Patrick W. Norvall, John Riddell, John L. Stubblefield, John L. Werner, M.D.

Branch Office: (1)

BANK OF SAN CLEMENTE
Established April 18, 1975

300 So. El Camino Real, San Clemente 92672 **Tel: (714) 492-8100**

Principal Officers: John E. Wertin, Chairman of the Board; Michael H. Dunahee, President & Chief Executive Officer; Forton A. Christoffer, Jr., Senior Vice President, Chief Administrative Officer; Janet Lohrman, Senior Vice President & Chief Financial Officer.

Directors: Franklin J. Dimino, Michael H. Dunahee, Kenneth G. Edwards, Warren Fix, Herbert D. Montgomery, Philip W. Perry, John E. Wertin.

Parent Company: San Clemente Bancorp
Branch Office: (1)

THE BANK OF SAN DIEGO
Incorporated September 19, 1978

225 Broadway, San Diego 92101 **Tel: (619) 237-5300**

Principal Officers: Boyd A. Lindquist, President & Chief Executive Officer; Richard B. Sharp, Executive Vice President; Mark Mashouri, Dennis Campbell, Senior Vice Presidents.

Directors: James S. Brown, William E. Cleator, Ronald E. Fickle, Robert P. Graham, Vito S. Guarino, Jr., Thomas E. Hom, George H. Kuhrts, III, Boyd A. Lindquist.

Parent Company: BSD Bancorp, Inc.
Branch Offices: (4)

BANK OF SAN FRANCISCO

Incorporated September 15, 1978

550 Montgomery Street, San Francisco 94111 **Tel: (415) 781-7810**

Principal Officers: Donald R. Stephens, Chairman of the Board & Chief Executive Officer; Patrick F. Flannery, President & Chief Operating Officer; William H. Adams, Executive Vice President & Chief Financial Officer; John J. Cortis, Executive Vice President; Elizabeth A. Crilly, Senior Vice President/Cashier; Michael B. Cartmell, Richard J. Freudenheim, Michael J. Kenneday, Jerry H. Lasley, Gary B. Rose, Steven L. Shepherd, Fran A. Streets, Catherine S. Mahon, Senior Vice Presidents.

Directors: Donna Miller Casey, Patrick F. Flannery, David R. Holbrooke, M.D., W. Howard Lester, Timothy J. Parrott, William J. Rosetti, Donald R. Stephens, Gordon B. Swanson.

Parent Company: Bank of San Francisco Company Holding Co.
Subsidiary: Bank of San Francisco Realty Investors
Authorized to engage in trust business.

BANK OF SAN PEDRO

Incorporated April 1, 1974

250 West Fifth Street, San Pedro 90731 **Tel: (213) 548-1281**

Principal Officers: Lance D. Oak, President & Chief Executive Officer; Rein W. Veerkamp, Executive Vice President & Credit Administrator; Karoline Sadler, Executive Vice President & Corporate Secretary.

Directors: Thomas B. Jankovich, Peter Mandia, Thomas J. McNerney, Lance D. Oak, Ronald J. Rados.

Subsidiary: BSP Development Corporation
Branch Offices: (5)

THE BANK OF SAN RAMON VALLEY

Incorporated December 5, 1988

2821 Crow Canyon Road, San Ramon 94583 **Tel: (415) 820-2555**

Principal Officers: Wayne Bennett, Chairman of the Board; David P. Greiner, President & Chief Executive Officer; Carmela Johnson, Secretary.

Directors: Dale Adams, Edward S. Ageno, Harry A. Avila, Wayne W. Bennett, A. E. Bernardin, Frank Capilla, Richard J. Clancy, Eugene C. Cowell, Ron Janess, Ralph P. Juhl, Harry R. Sheppard.

Parent Company: Mission Valley Bancorp
Branch Office: (1)

BANK OF SANTA CLARA

Incorporated February 22, 1973

2027 El Camino Real, Santa Clara 95051 **Tel: (408) 249-5900**

Principal Officers: Philip S. Sanfilippo, Chairman of the Board; Ronald D. Reinartz, Vice Chairman & Chief Executive Officer; William J. Scilacci, President; Judith Bambury, Senior Vice President; John Milsap, Senior Vice President & Cashier; Gene Maxwell, Senior Vice President & Credit Administrator; Larry Santa Maria, Senior Vice President & Chief Financial Officer.

Directors: Louis F. Boitano, A. Stanley Chinchen, Harry Goodfriend, Gerald R. Graham, Robert Kenyon Gustke, Louis Mariani, Ronald D. Reinartz, Philip S. Sanfilippo, William J. Scilacci, Donald R. Von Raesfeld, Thaddeus John Whalen, Jr., Lester B. Workman.

Branch Offices: (5)

BANK OF SANTA MARIA
Incorporated June 27, 1977

2739 Santa Maria Way, Santa Maria 93455 **Tel: (805) 937-8551**

Principal Officers: William A. Hares, President; Donald W. Lemke, David Verhelst, Executive Vice Presidents.

Directors: Armand Acosta, Richard E. Adam, Fred L. Crandall, Jr., A.J. Diani, William A. Hares, Roger A. Ikola, Toshiharu Nishino, Joseph Sesto, Jr., William L. Snelling, Mitsuo Taniguchi, Joseph F. Ziemba.

Branch Offices: (6)

BANK OF SOUTHERN CALIFORNIA
Established July 19, 1990

1620 Fifth Avenue, San Diego 92101 **Tel: (619) 239-7337**

Principal Officers: David Guss, Chairman of the Board; Ronald P. Bird, President & Chief Executive Officer; Ernest Ewin, Executive Vice President; Michael R. Ernst, Senior Vice President & Chief Financial Officer; Jennifer Dooper, Lauree Strebler, Raymond Simas, Assistant Vice Presidents/Financial Services.

Directors: Ronald P. Bird, Sharon C. Considine, Richard D. Corona, H. Lee Druckman, Ernest Ewin, Joseph J. Fisch, David Guss, A. Leon Herrick, Jerome Hoffman, Leon Kassel, Nick Nicholas, Edward J. Osuna, William B. Rippee.

Branch Offices: (2)

BANK OF STOCKTON
Incorporated August 12, 1867

301 E. Miner Avenue, Stockton 95202 **Tel: (209) 464-8781**

Principal Officers: Robert M. Eberhardt, President; Douglass M. Eberhardt, Executive Vice President & Treasurer; Robert W. Friedberger, Vice President & Senior Trust Officer; Donald H. Schock, Vice President, Cashier & Secretary; Ray Robinson, Vice President & Controller; Ron Turner, Assistant Vice President & Auditor.

Directors: Mark S. Bray, Joseph P. Calcaterra, Jack E. Carter, Bill Dozier, Douglass M. Eberhardt, Robert M. Eberhardt, H.H. Harper, Bud D. Klein, Roy C. Sanders, G.P. Thompson, Ben C. Wallace, Jr.

Parent Company: 1867 Western Financial Corporation
Subsidiaries: Bank of Stockton Mortgage Banking Corp., Miner Joaquin Building Corp., Stockton Auxiliary Corp.
Branch Offices: (7)
Authorized to engage in trust business.

BANK OF THE ORIENT
Incorporated May 26, 1970

233 Sansome Street, San Francisco 94104 **Tel: (415) 781-6565**

Principal Officers: E.L. Go, Chairman of the Board, Eric M. Wu, President & Chief Executive Officer; Edwin Go, Treasurer & Chief Financial Officer; John Ng, Doris Low, Louis Zadesky, Senior Vice Presidents.

Directors: Anthony J. Damato, E.L. Go, Benjamin F. Greenough, Carl Hoag, Ronald McMeekin, Matook Nissim, Clarence Poon, Eric M. Wu.

Parent Company: Orient Bancorporation
Subsidiary: Orient Mortgage Corporation, Orient Development Corporation.
Branch Offices: (5)

BANK OF THE SIERRA

Established January 19, 1978

86 N. Main Street, Porterville 93257 **Tel: (209) 782-4900**

Principal Officers: James C. Holly, President & Chief Executive Officer; G.B. Small, Executive Vice President & Chief Financial Officer; Kenneth E. Goodwin, Executive Vice President.

Directors: Fred Berger, Jr., Albert L. Berra, Robert Fields, James C. Holly, Vince Jurkovich, Donald McGregor, Howard Smith, Morris A. Tharp, Robert H. Tienken, Gordon T. Woods.

Subsidiary: Valley Foothill Funding, Inc.
Branch Offices: (3)

BANK OF THE WEST

Incorporated December 20, 1978

180 Montgomery Street, San Francisco 94104 **Tel: (415) 765-4800**

Principal Officers: Halsey C. Burke, Chairman of the Board; Michel Larrouilh, President & Chief Executive Officer; Don J. McGrath, Senior Executive Vice President & Chief Operating Officer; Stephen C. Glenn, Thomas J. Burns, Richard T. McGoldrick, Executive Vice Presidents; Frank R. Cetani, Jr., Daniel C. Drace, Malcolm R. Gladwell, Douglas C. Grigsby, James R. Henry, Robert L. Kemp, Lawrence A. Heaton, Robert S. Raye, Senior Vice Presidents; Don L. Draper, Senior Vice President, Trust & Financial Services Manager; Kevin Ames, Controller; William L. Zillman, General Counsel & Corporate Secretary; Bernard Brasseur, Risk Manager; Jean-Francois Bourdeaux, Chief Inspector.

Directors: Roger Benoit, Alain Briffod, Halsey C. Burke, Robert A. Fuhrman, Jean-Louis Hautcoeur, Michel Larrouilh, Don J. McGrath, Otis W. Mitchell, Emiel T. Nielsen, Jr., Donald A. Pelton, Emmanuel Philippon, Baudouin Prot, William R. Thomas, Jacques H. Wahl.

Parent Company: Banque Nationale de Paris
Subsidiaries: First National Bancorporation, First Santa Clara Corporation, Cenval Leasing, Oakwood Financial Services Corp.
Branch Offices: (81)
Authorized to engage in trust business.

BANK OF WALNUT CREEK

Established December 12, 1980

1400 Civic Drive, Walnut Creek 94596 **Tel: (415) 932-5353**

Principal Officers: James L. Ryan, President & Chief Executive Officer; Daniel H. Boykin, Senior Vice President & Senior Credit Officer; Leland Wines, Senior Vice President & Cashier, Andrea L. Head, Senior Vice President, Manager, Real Estate Finance.

Directors: Vance R. Haswell, Richard G. Hill, Reynold C. Johnson III, Craig Lazzareschi, John F. Nohr, James L. Ryan, John L. Winther.

Parent Company: BWC Financial Corporation
Branch Offices: (3)

BANK OF WESTMINSTER

Incorporated February 7, 1979

8251 Westminster Avenue, Westminster 92683 **Tel: (714) 891-4611**

Principal Officers: Frederick J. Hanshaw, Chairman of the Board; A. Paul Tomko, President; George W. Peterson, Executive Vice President; Thomas J. Sorenson, Vice President.

Directors: Frederick [illegible] Hanshaw, George W. Peterson, Warren L. Rosendale, J. Wayne Stewart, A. Paul Tomko, Eddie H [illegible]uruta.

Branch Office: (1)

BANK OF WILLITS
Incorporated April 11, 1904

145 S. Main Street, Willits 95490-0098 Tel: (707) 459-5533

Principal Officers: O.R. Archer, Chairman of the Board & President; Charles B. Mannon, Vice President; Rebecca Brown, Vice President & Cashier; Richard M. Willoughby, Vice President; Mary S. Crothers, Assistant Vice President & Secretary-Treasurer.

Directors: O.R. Archer, Edward Berry, Harlin Dick Bozarth, Robert E. Harrah, Arthur H. Harwood, Charles B. Mannon, Mary M. March.

Subsidiary: Bank of Willits Building Corporation
Branch Office: (1)

BANK OF WOODLAND
Established January 10, 1983

120 W. Court Street, Woodland 95695 Tel: (916) 661-1333

Principal Officers: Roger B. Kohlmeier, President & Chief Executive Officer; Richard H. Northey, Senior Vice President & Senior Loan Officer; George Macko, Senior Vice President & Chief Financial Officer.

Directors: Thomas S. Atkinson II, Robert L. Buttcane, W. Scott Carson III, Daniel K. Dowling, Roger B. Kohlmeier, Milton Lee, Elmer McNece, Robert B. Nickum, James R. Ocheltree, Frederick J. Sobeck, M.D., G. William Streng, Arthur M. Traugh, Gary Wirth.

Subsidiary: Banwood Corp.
Branch Office: (1)

BANK OF YORBA LINDA
Established March 3, 1980

18206 Imperial Highway, Yorba Linda 92686 Tel: (714) 996-1800

Principal Officers: John C. Coelho, Chairman of the Board; Robert Ucciferri, President & Chief Executive Officer; Barry J. Moore, Executive Vice President & Chief Financial Officer.

Directors: Richard Aubrey, Roland E. Bigonger, Gary M. Campbell, John C. Coelho, Roger Glazer, Gary C. Gray, James A. Kinder, H. Rhoads Martin, Jr., John F. Myers, Robert Ucciferri, Brent Wahlberg.

BAY AREA BANK
Incorporated May 29, 1979

900 Veterans Blvd., Redwood City 94063 Tel: (415) 367-1600

Principal Officers: Daniel L. Webb, President & Chief Executive Officer, Anthony J. Gould, Senior Vice President & Chief Financial Officer; Linda Schmidt, Senior Vice President, Loan Administration; Frank Bartaldo, Senior Vice President, Retail Banking.

Directors: Mario A. Biagi, James E. Burney, Gary S. Goss, Robert R. Haight, David J. MacDonald, Thorwald A. Madsen, Alan B. Miller, William J. Ward, Daniel L. Webb.

Parent Company: Bay Area Bancshares.

BAY BANK OF COMMERCE
Incorporated August 11, 1980

1495 East 14th Street, San Leandro 94577 Tel: (415) 357-2265

Principal Officers: Richard M. Kahler, President & Chief Executive Officer; R.B. Hasson, Executive Vice President & Senior Loan Officer; Randall D. Greenfield, Senior Vice President & Chief Administrative Officer; Byron Auten, Senior Vice President, Mortgage Division; Nancy A. Bowers, Vice President, Operations; Jane C. Christopherson, Vice President & Chief Financial Officer.

Directors: Byron Auten, Joshua Fong, O.D., R. Bruce Hasson, William Henson, Richard M. Kahler, Dimitri Koroslev, William E. Peluso, Oswald A. Rugaard.

Parent Company: Bay Commercial Services

BOREL BANK & TRUST COMPANY
Established April 2, 1980

160 Bovet Road, San Mateo 94402 Tel: (415) 378-3700

Principal Officers: Miller Ream, Chairman of the Board; Harold A. Fick, President; Ronald G. Fick, Executive Vice President, Senior Trust Officer & Corporate Secretary; William W. Abraham, Senior Vice President & Senior Loan Officer; Carol Olson, Senior Vice President & Senior Operations Officer.

Directors: David R. Boyd, Richard M. DeLuna, Paul M. Denison, Harold A. Fick, Ronald G. Fick, Carroll D. Gregory, M.D., Oscar E. Lopez-Guerra, Steven Munkdale, Miller Ream, James R. Tormey, Jr.

Authorized to engage in trust business.

BORREGO SPRINGS BANK
Incorporated April 9, 1982

547 Palm Canyon Drive, Borrego Springs 92004 Tel: (619) 767-5035

Principal Officers: Ray D. Innocenti, Chairman of the Board & Chief Executive Officer; J.R. Fogarty, Vice President & Cashier; Denise Hibdon, Lora Engberg, Operations Officers; Adele Dominguez, Corporate Secretary; William T. Avenell, Charles R. Konarka, Vice President & Managers; Robie L. Evans, Assistant Vice President & Loan Officer.

Directors: Roger B. Anderson, Thomas R. Cannell, Elizabeth R. Christopher, Ray D. Innocenti, Frank V. Riolo, William D. Wright, Robert B. Zinser.

Branch Offices: (2)

BURLINGAME BANK & TRUST COMPANY
Incorporated October 4, 1983

350 Primrose Road, Burlingame 94010 Tel: (415) 348-2500

Principal Officers: Theodore H. Kruttschnitt, Chairman of the Board; Jeffrey W. Gardiner, President & Chief Executive Officer; Gail M. Rickards, Senior Vice President & Senior Administrative Officer; Albert A. Fritz, Senior Vice President & Credit Administrator.

Directors: Andrew W. Berwick, Jr., Michael L. Chandler, Fred W. Concklin, Quentin L. Cook, James E. Delehanty, Jeffrey W. Gardiner, Michael R. Harvey, William H. Hedden, Herbert W. Huebner, Stephen C. Kircher, Theodore H. Kruttschnitt, Kathleen M. Martin, William J. Purdy, Jr., Brian E. Schaefer, Stephen A. Way, Ronald C. Wornick.

Parent Company: Burlingame Bancorp
Authorized to engage in trust business.

BUTTE COMMUNITY BANK
Established December 14, 1990

672 Pearson Road, Paradise 95969 Tel: (916) 877-0857

Principal Officers: Ellis Matthews, Chairman of the Board, Keith C. Robbins, President & Chief Executive Officer; John F. Coger, Vice President & Chief Financial Officer; John A. Stanton, Vice President & Chief Lending Officer.

Directors: M. Robert Ching, M.D., Eugene B. Even, John Lanam, Donald Leforce, Ellis Matthews, Robert L. Morgan, M.D., Jim Rickards, Keith C. Robbins, Jack Schmelke, Gary B. Strauss, M.D., Hubert Townshend.

Branch Office: (1)

CALIFORNIA CENTER BANK
Incorporated March 18, 1986

2222 West Olympic Boulevard, Los Angeles 90006 Tel: (213) 386-2222

Principal Officers: Charles C. Kim, President & Chief Executive Officer; Sunnie S. Kim, Executive Vice President & Chief Credit Officer.

Directors: Young Chul Chun, Kee Whan Ha, David Z. Hong, Charles C. Kim, Sunnie S. Kim, Sang Hoon Kim, Chung Hyun Lee, Chang Hwi Kim, Myung Kyun Rha.

Branch Offices: (3)

CALIFORNIA CENTRAL TRUST BANK CORPORATION
Incorporated March 10, 1975

15253 Bake Parkway, Irvine 92718-2502 Tel: (714) 768-4001

Principal Officers: Roger A. Graham, Chairman of the Board; Cynthia S. Ellner, President; Elliot S. Oral, Secretary; Ardavazt Honanyan, Chief Financial Officer; Phil Haas, John Unroe, Vice Presidents & Senior Trust Officers; Christopher Dizmang, Assistant Vice President & Cashier.

Directors: Salvadore Cafiero, Robert E. Catalano, Cynthia S. Ellner, Roger A. Graham, Ardavazt Honanyan, William D. Horan, Elliot S. Orol.

Parent Company: The CPI Group
Authorized to engage in trust business.

CALIFORNIA COMMERCE BANK
Incorporated April 10, 1963

615 So. Flower Street, Los Angeles 90017 Tel: (213) 624-5700

Principal Officers: Javier Bustos, Chairman of the Board; Jose Manuel Rivero, Vice Chairman of the Board; Pablo de la Peza, President & Chief Executive Officer; William Jacoby, Milton Spidla, Executive Vice Presidents; Wasim Khwaja, Executive Vice President & Comptroller; Daniel Kelley, General Auditor; Thomas Levine, Senior Vice President, General Counsel & Secretary; David Hilgenberg, Senior Vice President & Senior Trust Officer; Lupe Comporredondo, Assistant Corporate Secretary.

Directors: Javier Bustos, Jose Carral, Robert P. Hastings, Manuel Medina Mora, William M. McKenzie, W.J. Nicholson, Pablo de la Peza, Henry J. Pulido, Federico Ramos, Jose Manuel Rivero, Manuel Sanchez Lugo, Jaime Moreno Valle, James S. Vaudagna, M.D, Salvador Villar.

Parent Company: Banco Nacional de Mexico, S.A.
Branch Offices: (7)
Authorized to engage in trust business.

CALIFORNIA KOREA BANK
Incorporated January 28, 1974

3530 Wilshire Boulevard, Los Angeles 90010 **Tel: (213) 385-0909**

Principal Officers: Seung Jae Chung, President; Bong Yang, Executive Vice President & Chief Financial Officer; Gee Il Song, Senior Vice President & Controller; Seung Yong Lee, Won Tae Soh, Senior Vice Presidents & Managers; Jong Hyuck, Senior Vice President & Chief Auditor; Donald J. Ladner, Advisor & Cashier; Patricio Villanueva, Vice President & Senior Loan Officer; Duk Soo Kim, Vice President, Senior Loan Officer & Manager, Loan Administration; Duke Chi, Sue Gleeson, Myung Ja Kim, Seung Sung Kim, Hang Jai Yoo, Jay Y. Yoon, Vice Presidents.

Directors: Jong Won Ahn, Bruce Baker, Seung Jae Chung, Mark Horlings, Duk Soo Kim, Chul Kwak, Donald J. Ladner, Chang Woo Lee, Seung Yong Lee, Augus W. McBain, Richard Schreiber, Bong Yang.

Parent Company: Korea Exchange Bank
Branch Offices: (9)

CALIFORNIA OVERSEAS BANK
Established November 8, 1976

3701 Wilshire Blvd., Los Angeles 90010 **Tel: (213) 736-9400**

Principal Officers: Mateo Armando T. Caparas, Chairman of the Board; N. Joseph Voorhees, President & Chief Executive Officer; Robert V. Bombassei, Executive Vice President; Jose Vicente M. Cuizon, Senior Vice President; Victor F. Fermin, Vice President & Auditor, Zenaida Katigbak, Vice President & Comptroller; Albert Daniel Sage, Vice President & Auditor.

Directors: Robert V. Bombassei, Mateo Armando T. Caparas, Jose Vicente M. Cuizon, Lourdes M. Esclamado, Zenaida R. Katigbak, Jose L. Serapio, Jr., Joseph Voorhees.

Subsidiary: COB Real Estate Investment Corporation
Branch Offices: (5)

CALIFORNIA REPUBLIC BANK
Incorporated December 19, 1952

1675 Chester Avenue, Suite 200, Bakersfield 93301 **Tel: (805) 395-5800**

Principal Officers: Leo J. Pierucci, Chairman of the Board; T.H. Shaffer, Chief Executive Officer; Dan T. Atkins, Executive Vice President & Chief Loan Officer; Thomas P. Bell, Executive Vice President/Chief Operating Officer; Clarence J. Lehecka, Executive Vice President & Chief Financial Officer; Grady R. Buck, Jeffrey Johns, Kay S. Meek, Marion D. Scott, Phil Lacey, Joseph Ziemann, Senior Vice Presidents.

Directors: Hal Aaron, Fred Andrew, James S. Camp, Dolores Cerro, Philip J. Cerro, II, Jimmie Icardo, Rodney Nahama, Roger L. Persons, Leo J. Pierucci, James L. Stewart, Kurt F. Ullman.

Parent Company: Cal Rep Bancorp, Inc.
Branch Offices: (16)
Authorized to engage in trust business.

CALIFORNIA SECURITY BANK
Incorporated January 30, 1973

1694 Tully Road, San Jose 95122 **Tel: (408) 270-1500**

Principal Officers: Robert William Serventi, President & Chief Executive Officer; Peter J. Katsoudas, Executive Vice President; William H. Cline, Jr., Vice President & Construction Loan Officer; Trinh Diep, Sr., Vice President, Loan Officer; Emma T. Ulloa, Vice President, Finance.

Directors: George Berris, Robert Che-Nan Chen, Robert C.T. Chen, Paul Christopulos, John Demas, Robert Duffey, Peter J. Katsoudas, Soltiris Kolokotronis, Kunnan Lo, Yoke K. Mo, Robert Serventi.

CALIFORNIA STATE BANK
Incorporated December 29, 1978

925 West Badillo Street, Covina 91722 **Tel: (818) 967-2411**

Principal Officers: Thomas A. Bishop, Chairman of the Board & Chief Executive Officer; Eugene D. Bishop, President & Chief Operating Officer; Richard J. Jett, Senior Executive Vice President; Joseph A. Geiselmann, Executive Vice President; Paul E. Brandt, Senior Vice President & Chief Financial Officer; Howard R. Crawford, Senior Vice President & Loan Administrator; William R. Miller; Senior Vice President & Cashier; Thomas E. Vessey, Senior Vice President & Senior Credit Officer.

Directors: John B. Allen, Robert W. Arnett, Jr., Rodney A. Baker, Eugene D. Bishop, Thomas A. Bishop, Clifton C. Booth, Richard J. Jett, James T. Lukens, James R. Mulligan, Steven N. Reenders, John W. Russell, Emmett A. Tompkins, Jr.

Subsidiaries: Citrus State Development Corp., Granada Realty Services, Inc.
Branch Offices: (10)

CALIFORNIA VALLEY BANK
Incorporated September 29, 1977

1315 Van Ness Avenue, Fresno 93721 **Tel: (209) 443-5518**

Principal Officers: George Steele, Chairman of the Board, President & Chief Executive Officer; Susan Good, Senior Vice President & Director of Marketing; Tom Beene, Executive Vice President & Credit Services Manager; Ken Donahue, Senior Vice President & Cashier; Edward E. Keith, Senior Vice President & Banking Services Manager.

Directors: Harley Barnes, Leonard H. Beechinor, Robert C. Gill, Norman Graham, Kendall L. Manock, Mike Nury, Russell G. Smith, George Steele, Lewis E. Thomason, Robert Walker, John L. Woolf, Jr.

Parent Company: Valley National Corporation
Subsidiary: California Valley Securities Corporation
Branch Offices: (6)

CAMARILLO COMMUNITY BANK
Incorporated August 25, 1978

1150 Paseo Camarillo, Camarillo 93010 **Tel: (805) 484-0534**

Principal Officers: Douglas M. Shearer, President & Chief Executive Officer; Monty C. Moore, Executive Vice President; Adrian A. Horvay, Senior Vice President & Cashier; Dave B. Melton, Regional Vice President; Judy Chatwin, James Graf, Betty Gatlin, Vice Presidents.

Directors: Grace E. Cohen, Charles C. Cooley, Leonard Diamond, Ph. D., James A. Fitzgerald, David J. Fukutomi, D.R. Good, William L. Mason, Robert E. Nunn, Syble R. Roberts, Douglas M. Shearer, Geraldine Lee Tobin.

Branch Office: (1)

CANADIAN IMPERIAL BANK OF COMMERCE (CALIFORNIA)
Incorporated March 19, 1929

300 South Grand Avenue, Los Angeles 90071 **Tel: (213) 617-6200**

Principal Officers: A.W. Keiser, Chairman of the Board; R.J. Munch, President; D.S. Merson, Controller, Treasurer & Secretary.

Directors: J. C. Blaisdell, Ted W. Harris, A.W. Keiser, L.J. Linehan, R.J. Munch, D.W. Stephenson, A. Tepper.

Parent Company: Canadian Imperial Bank of Commerce
Branch Office: (1)

CAPITAL BANK
Incorporated March 26, 1979

11101 La Reina Avenue, Downey 90241 **Tel: (213) 923-4526**

Principal Officers: Evert V. Almas, Chairman of the Board; Terry Luft, President & Chief Executive Officer; Richard Kreib, Executive Vice President; Louise Dean, Senior Vice President & Cashier; C. Alicia Brymer, Vice President, Operations.

Directors: Evert V. Almas, Gary F. Almas, Walter Clubb, J. Donald Fisher, Richard Krieb, Robert V. Logan, Terry Luft, Deborah A. Reed, Robert Reed, Charles R. Weldon.

Parent Company: Capital Bancorp
Branch Offices: (5)

CAPITAL BANK OF CALIFORNIA
Incorporated August 9, 1979

1875 Century Park East, Los Angeles 90067 **Tel: (213) 550-0444**

Principal Officers: Daniel Holtz, President & Chief Executive Officer; Michael D. Moore, Executive Vice President & Chief Operating Officer; F. Sid Askari, Senior Vice President, International Division; Charles R. Boyce, Senior Vice President & Chief Financial Officer; William Brosnan, Senior Vice President & Chief Credit Officer; Lonnie Umbenhowen, Senior Vice President, Retail Banking Division.

Directors: Sid Askari, Abel Holtz, Daniel Holtz, Joseph Shane and Richard Stone.

Subsidiary: CBCA Service Corporation
Branch Offices: (9)

CAPITAL BANK OF CARLSBAD
Established December 14, 1984

2602 El Camino Real, Carlsbad 92008 **Tel: (619) 434-3344**

Principal Officers: Donald L. Schempp, President & Chief Executive Officer; John McGill, Senior Vice President; J.M. Justice, Jr., Vice President & Chief Financial Officer.

Directors: William C. Herrick, John McGill, Joan Scott, Don L. Schempp, Robert H. Sporrer.

Parent Company: W.H.E.C., Inc.
Branch Offices: (2)

CAPITOLBANK SACRAMENTO
Incorporated December 31, 1975

300 Capitol Mall, Sacramento 95814 **Tel: (916) 449-8300**

Principal Officers: John M. Jackson, Sr., Chairman of the Board; Michael F. Burkart, President & Chief Executive Officer; William T. Fike, Executive Vice President, Bernard Rao, Senior Vice President & Cashier; James M. McGann, Senior Vice President, Chief Financial Officer & Corporate Secretary.

Directors: Michael F. Burkart, Merrill L. Dubach, Jeffrey A. Hallsten, Frederick Harrold, John M. Jackson, Sr., Carl D. Panattoni, Tommy J. Poirier, M.D., J. Al Wickland, Jr, John A. Wickland, III.

Subsidiaries: Capitol Commerce Development Corporation VI, Capitol Commerce Development Corporation VII, Commerce Corporation, Commerce Leasing Company, Commerce Mortgage Company, Commerce Realty, Inc.
Authorized to engage in trust business.

CATHAY BANK

Incorporated August 22, 1961

777 N. Broadway, Los Angeles 90012 **Tel: (213) 625-4700**

Principal Officers: Gerald T. Deal, Chairman of the Board; George T.M. Ching, Vice Chairman; Wilbur K. Woo, Secretary of the Board; Dunson Cheng, President; Tom Tartaglia, Executive Vice President; Anthony Tang, Irwin Wong, Senior Vice Presidents; Millie W. Joe, Senior Vice President & Cashier; Larry A. Ellison, Chief Financial Officer; James Lin, First Vice President; Elena Chan, Peter Chan, Alan Chiu, Standard Chu, Larry Gallagher, Wilson Tang, Kenneth Tse, Tommy Ung, Maria Wei, Freda Wong, Geri Wong, Robert Yu, Vice Presidents.

Directors: Ralph Roy Buon-Cristiani, Kelly L. Chan, Michael M.Y. Chang, Dunson Cheng, George T.M. Ching, Gerald T. Deal, Wing K. Fat, Patrick S.D. Lee, Joseph C.H. Poon, Anthony Tang, Tom Tartaglia, Wilbur K. Woo.

Parent Company: Cathay Bancorp
Subsidiary: Cathay Investment Company
Branch Offices: (5)

CENTENNIAL BANK

Incorporated June 15, 1976

987 "B" Street, Hayward 94541 **Tel: (415) 886-1976**

Principal Officers: Norman C. Schultz, Chairman of the Board; Thomas R. Hunt, President & Chief Executive Officer; John G. Stevens, Senior Vice President & Construction Loans; Judy Cantrell, Stephanie Connell, Barbara Early, James Nunn, Vice Presidents & Managers; Rebecca I. Holowich, Vice President & Chief Financial Officer.

Directors: John Cardenas, Jacqueline DeFazio, Lorna Enns, Ray Gresham, Thomas R. Hunt, Wallace McPhee, James V. Mealy, Norman C. Schultz, John G. Stevens.

Parent Company: First Community Bankshares
Branch Offices: (3)

CENTRAL SIERRA BANK

Incorporated March 3, 1981

373 W. St. Charles, San Andreas 95249 **Tel: (209) 754-1883**

Principal Officers: Clarence E. Hartley, President & Chairman of the Board; Richard K. Helton, Senior Vice President & Loan Administrator; Charles D. Springer, Vice President & Cashier.

Directors: Glen C. Croshaw, Rosemary Faulkner, Wilbur W. Fullaway, Ken James, Gay Gerard, Clarence E. Hartley, Robert Manassero, Forrest Turner, Jr.

Subsidiary: Cabco Development Company, Inc.
Branch Offices: (5)

CENTURY BANK

Incorporated March 7, 1977

455 Montgomery Street, San Francisco 94104 **Tel: (415) 981-7070**

Principal Officers: Edgardo Espiritu, Chairman of the Board; Benjamin P. Palma Gil, President & Chief Executive Officer; Robert A. Hinkle, Executive Vice President & Chief Operating Officer; Diosdado Lagman, Rosalinda C. Marquez, Senior Vice Presidents.

Directors: Dominador U. Aganon, Pedro A. Barrios, Manuel A. Estrella, Edgardo Espiritu, Benjamin P. Palma Gil, Dante Santos, Victor G. Tan, Renato C. Valencia, Deogracias Vistan.

Parent Company: Century Holding Corporation
Branch Offices: (3)

CERRITOS VALLEY BANK

Incorporated September 29, 1969

13400 San Antonio Dr., Norwalk 90650 **Tel: (213) 868-3221**

Principal Officers: Kay Toma, M.D., Chairman of the Board; R.J. Gagnon, President & Chief Executive Officer; Barbara A. 'Bobbe' Sigler, Executive Vice President & Cashier; Robert A. Welburn, Senior Vice President & Loan Administrator.

Directors: Samuel A. Cabraloff, R.J. Gagnon, Gary Einstein, Martin Malcolm, Jim McGinley, Garo V. Minassian, JoAnn San Paolo, Roy L. Paul, Ellen Toma, Kay Toma, M.D.

Parent Company: Cerritos Valley Bancorp
Branch Office: (1)

CHARTER PACIFIC BANK

Established June 1, 1981

30141 Agoura Road, Agoura Hills 91301 **Tel: (818) 991-8512**

Principal Officers: David Lafaille, Chairman of the Board; Allen R. Blum, President; James C. Favorite, James R. Vrataric, Executive Vice Presidents; Eugene R. Volkerding, Executive Vice President, & Chief Financial Officer; Edward Span, Senior Vice President.

Directors: Peter K. Althouse, Allen R. Blum, David Lafaille, Makram Nicolas, Alan Rapoport, Sharon L. Riddle, Larry Satcher, Diana R. Warren, Allen G. Woskow.

Subsidiaries: CPB Development Corporation, Charter Pacific Financial Services
Branch Offices: (2)

CHINO VALLEY BANK

Incorporated December 26, 1973

12808 Central Avenue, Chino 91710 **Tel: (714) 627-7316**

Principal Officers: John Cavallucci, President; Vincent Breitenberger, Executive Vice President & Senior Loan Officer; Jay W. Coleman, Executive Vice President, Robert Schurheck, Executive Vice President & Chief Financial Officer; Donna Miltenberger, Executive Vice President & Cashier.

Directors: George A. Borba, John A. Borba, John Cavallucci, Ronald O. Kruse, John J. LoPorto, Charles M. Magistro, John Vander Schaaf.

Parent Company: CVB Financial Corporation
Subsidiary: Community Trust Deed Services
Branch Offices: (14)

CITIZENS BANK OF COSTA MESA

Incorporated June 29, 1972

2970 Harbor Blvd., Costa Mesa 92626 **Tel: (714) 979-4200**

Principal Officers: Paige V. Simpson, Chairman of the Board & Chief Executive Officer; Robert T. Mast, Senior Vice President & Cashier.

Directors: Gary Byrd, Donald Carr, Charles Cringle, Roy E. June, Robert L. Katz, Eugene R. Schutt, Jr., Paige V. Simpson, Betren I. Smith.

Parent Company: Citizens Holdings
Subsidiary: Bank of Costa Mesa Properties, Inc.
Branch Offices: (2)

CITIZENS COMMERCIAL TRUST & SAVINGS BANK OF PASADENA

Incorporated September 26, 1912

225 E. Colorado Blvd., Pasadena 91101 **Tel: (818) 795-3000**

Principal Officers: Robert V. Hubbard, Jr., Chairman of the Board; Roy L. Coats, President; John Burrows, Executive Vice President, Trust Division; Marvin E. Neelands, Executive Vice President & Loan Administrator; Lorraine Breyer, A. Scott Chapman, Donald A. Schroeder, Charles L. West, Senior Vice Presidents; Donovan C. Wright, Senior Vice President & Cashier; Jerry Smith, Vice President & Controller.

Directors: Fitch M. Behr, Hewes A. Bell, Houghton W. Bragg, Roy L. Coats, Robert V. Hubbard, Jr., William L. Leishman, Verne Orr, Marvin E. Neelands.

Branch Offices: (3)
Authorized to engage in trust business.

CITIZENS STATE BANK OF SANTA PAULA

Incorporated October 14, 1929

948 E. Main Street, Santa Paula 93060 **Tel: (805) 525-4413**

Principal Officers: Thomas M. Riley, Chairman of the Board; Joseph C. Nesbitt, President & Chief Executive Officer; E. Floyd Griffin, Senior Vice President & Corporate Secretary; Wanda C. Samples, Assistant Vice President, Cashier & Corporate Treasurer; Kristina S. Burgett, Assistant Vice President, Branch Manager & Assistant Treasurer; Elizabeth Lloyd, Assistant Vice President & Assistant Secretary, Roberta E. Stanton, Assistant Vice President.

Directors: Antonio Diaz, Samuel R. Edwards, John J. Gould, Michael Harvey, Paul A. Morris, Joseph C. Nesbitt, Thomas M. Riley, James M. Sharp, Kathryn S. Wilbur.

Branch Offices: (2)

CITIZENS WESTERN BANK

Incorporated May 3, 1976

1606 Grand Avenue, San Diego 92109 **Tel: (619) 275-0911**

Principal Officers: John J. McCloskey, Chairman of the Board & Chief Executive Officer; Kenneth R. Kurtz, Vice Chairman & Cashier; Raymond T. Johnson, President.

Directors: Moto Asakawa, Bernice M. Gibson, Raymond T. Johnson, Kenneth R. Kurtz, Art S. Leitch, John J. McCloskey, Alan R. Perry.

Parent Company: Citizens Western Corporation
Branch Office: (1)

CITY COMMERCE BANK

Established September 11, 1978

33 East Carrillo Street, Santa Barbara 93101 **Tel: (805) 963-5871**

Principal Officers: Terry H. Downard, President; Chuck Elliott, F. Dean Fletcher, Executive Vice Presidents.

Directors: Dr. William J. Blythe, Dr. Vernon Cheadle, Terry H. Downard, Dr. Robert Hartzman, Jerry Harwin, Harry Heron, Carl Lindros, Willard W. McEwen, Jr., C. Brian O'Gorman.

Branch Offices: (3)

CIVICBANK OF COMMERCE
Established December 17, 1984

2101 Webster Street, Oakland 94612 **Tel: (415) 836-6500**

Principal Officers: Claude B. Hutchison, Jr., Chairman of the Board & Chief Executive Officer; Dennis M. Fitzpatrick, President; Martha Perry, Executive Vice President & Cashier; Guy R. Henshaw, Treasurer;

Directors: William E. Brown, C. Donald Carr, William F. Cronk, David Cutter, James Dieterich, Dennis M. Fitzpatrick, John Glenn, Guy R. Henshaw, Claude B. Hutchison, Paul R. Handlery, James C. Johnson, Paul C. Kepler, Lucile Lansing, Edward Mein, Dale Reed, Edward G. Roach, Barclay Simpson.

Parent Company: Civic BanCorp
Subsidiary: Pasco Services, Inc.
Branch Offices: (5)

CLOVIS COMMUNITY BANK
Incorporated May 17, 1979

600 Pollasky Avenue, Clovis 93612 **Tel: (209) 298-1775**

Principal Officers: Donald H. Bruegman, President; Viola Wilson, Senior Vice President & Cashier; Danny C. Clemmensen, C.E. Rigsbee, Senior Vice Presidents.

Directors: Donald H. Bruegman, David E. Cook, Einar Cook, Sidney B. Cox, Daniel H. Cunningham, Steve McDonald, Louis McMurray, Wanda Lee Rogers, William S. Smittcamp, Yoshito Takahashi, Joseph B. Weirick.

Branch Offices: (2)

COAST BANK
Incorporated March 17, 1951

5354 East Second Street, Long Beach 90803 **Tel: (213) 434-3401**

Principal Officers: Robert P. Graham, Chairman of the Board; James Lynch, President & Chief Executive Officer; Tay Fried, Executive Vice President & Loan Administrator; Jo Ann Jones, Senior Vice President/Cashier.

Directors: James H. Balkman, James S. Brown, Stephen T. Conley, Robert P. Graham, William S. Hansen, James B. Lynch, Perry B. Maxson, Jr.

Parent Company: BSD Bancorp, Inc.
Branch Office: (1)

COAST COMMERCIAL BANK
Incorporated May 31, 1981

720 Front Street, Santa Cruz 95060 **Tel: (408) 458-4500**

Principal Officers: Harvey J. Nickelson, President & Chief Executive Officer; Joseph S. Accornero, Executive Vice President & Chief Operating Officer; David V. Heald, Executive Vice President & Senior Loan Officer; Richard Hofstetter, Senior Vice President, Real Estate Lending, Sandra Anderson, Vice President & Marketing Director; Howard Hoover, Vice President & SBA Department Manager; Terry Chandler, Vice President & Data Processing Manager.

Directors: Richard Alderson, Douglas D. Austin, John C. Burroughs, Bud Cummings, Ronald M. Israel, M.D., Malcolm D. Moore, Harvey J. Nickelson, Gus J.F. Norton, James C. Thompson.

Branch Offices: (5)

CODDING BANK OF ROHNERT PARK
Incorporated January 4, 1989

6400 Redwood Drive, Rohnert Park 94928 **Tel: (707) 585-6400**

Principal Officers: David Wattell, President & Chief Executive Officer; James Ramsey, Vice President & Chief Financial Officer; Ron Pecoraro, Vice President & Senior Loan Officer.

Directors: Reginald E. Bayley, Peter M. Callinan, G. David Codding, Hugh B. Codding, John M. Graziano, George G. Henley, James E. Hummer, Mary Frances Laier, Kenneth C. Martin, Jean R. McVicar, David A. Wattell, James R. Wilkey.

COMMERCEBANK
Established February 1, 1979

1201 Dove Street, Newport Beach 92660 **Tel: (714) 851-9900**

Principal Officers: Clyde H. Gossert, Chairman of the Board & Chief Executive Officer; Raymond E. Dellerba, President; Thomas J. Poulos, Executive Vice President, Loan Administration; Roberta E. Masters, Executive Vice President & Chief Financial Officer; Harvey Ferguson, Executive Vice President/Branch Administration.

Directors: Raymond E. Dellerba, Robert J. DeMarco, Clyde H. Gossert, William E. Langston, Thomas J. Poulos, Jay L. Reed, John Martin Shea, Timothy L. Strader, Anthony M. Vitti.

Parent Company: CommerceBancorp
Subsidiary: CommerceBank Investors
Branch Offices: (3)

COMMERCIAL BANK OF FREMONT
Opened March 9, 1984

39510 Paseo Padre Parkway, Fremont 94538 **Tel: (415) 794-7700**

Principal Officers: A.J. Tony Giannotti, President & Chief Executive Officer; Ray C. Cole, Senior Vice President; Carmela D. Johnson, Vice President & Cashier; Stephen H. Kautz, Senior Vice President & Senior Loan Officer.

Directors: Dale Adams, Edward Ageno, Harry A. Avila, Wayne Bennett, A.E. Bernardin, Frank Capilla, Richard J. Clancy, Eugene C. Cowell, A.J. Giannotti, Ron Janess, Ralph Juhl, Harry R. Sheppard.

Parent Company: Mission Valley Bancorp

COMMERCIAL BANK OF SAN FRANCISCO
Incorporated November 1, 1973

333 Pine Street, San Francisco 94104 **Tel: (415) 627-0333**

Principal Officers: Robert A. Fuller, Jr., Chairman of the Board, President & Chief Executive Officer; Donald W. Jardine, Executive Vice President, Chief Financial Officer, Chief Administrative Officer & Corporate Secretary; Victor J. Reizman, Executive Vice President & Senior Loan Officer.

Directors: Elia Chang, Robert A. Fuller, Jr., Byung Ho Kang, Stuart O. Keirle, Mostyn Lloyd, Frank Rosenbach, Vichit Suraphongchai, W. Rockwell Wirtz.

Subsidiaries: Commercial Messenger Services, Inc., Commercial Real Estate Development Co.

COMMERCIAL CENTER BANK

Incorporated June 10, 1970

2900 South Harbor Blvd., Santa Ana 92704 **Tel: (714) 979-4600**

Principal Officers: C. Garth MacGirr, Chairman of the Board; D.W. Robertson, Vice Chairman of the Board; E.G. Cunningham, President; D.L. Erickson, Chief Financial Officer; Edward A. Foster, Mortgage Administrator; Richard A. Galli, Credit Administrator; Mark Metzinger, Barbara Nitkin, Patricia Boswell, Regional Managers; Peter D. Farney, Senior Operations Administrator; Cindy L. Bird, Director of Marketing.

Directors: H. Michael Collins, E.G. Cunningham, W.D. Grace, C. Garth MacGirr, James J. McMorrow, D.W. Robertson, Kathryn Thompson, Sidney H. Wyse.

Parent Company: CCB Bancorp, Inc.
Branch Offices: (5)

COMMUNITY BANK

Incorporated July 2, 1945

100 E. Corson Street, Pasadena 91103-3839 **Tel: (818) 577-1700**

Principal Officers: Kraig A. Westra, President & Chief Executive Officer; Patrick G. Hartman, Chief Financial Officer; William R. Treder, Correspondent Banking Administrator; John L. Beck, Branch Banking Group Administrator; Bryan W. McGowan, Chief Credit Officer; Peter G. Vaughn, Corporate Banking Administrator; Richard M. Acuna, Senior Bank Counsel; J. William Mead, Director of Human Resources; William Robi, Special Assets Manager.

Directors: Alan P. Johnson, Edward Mills, Daniel J. McCluer, Charles E. Cook, Harry S. Meily, H.A. Geib, John H. Stewart, Randolph B. Stockwell, G. Berk Kellog, Joseph C. Kresse, Jr., Kraig A. Westra, Dennis M. Olsen.

Subsidiaries: Community Land Company, Community Land Investment Company, Community Investment Corporation, Redlands Mortage Company

Branch Offices: (16)

COMMUNITY FIRST BANK

Incorporated July 5, 1978

1810 Chester Avenue, Bakersfield 93301 **Tel: (805) 395-3200**

Principal Officers: Henry L. Wheeler, Chairman of the Board; Ronald L. Scheidt, President; Richard B. Shupe, Vice President & Acting Chief Financial Officer.

Directors: William A. Buzick,Jr., Earl Giacolini, William M. Lyles, Ronald L. Scheidt, Gino Torigani, Henry L. Wheeler, Q. Kent Wilcox.

Parent Company: Pacific Bancorporation
Subsidiary: PBC Venture Capital Inc.
Branch Offices: (18)

CONCORD COMMERCIAL BANK

Incorporated August 15, 1984

2118 Willow Pass Road, Suite 100, Concord 94520 **Tel: (415) 798-2233**

Principal Officers: Thomas T. Hawker, President & Chief Executive Officer; Connie Parham, Senior Vice President & Senior Credit Officer; Carmela Johnson, Senior Vice President & Cashier.

Directors: Dale C. Adams, Edward S. Ageno, Harry A. Avila, Wayne W. Bennett, A.E. Bernardin, Frank Capilla, Richard J. Clancy, Eugene C. Cowell, Thomas T. Hawker, Ronald A. Janess, Ralph P. Juhl, Harry R. Sheppard.

Parent Company: Mission Valley Bancorp

CONTINENTAL PACIFIC BANK

Established November 14, 1983

141 Parker Street, Vacaville 95688 **Tel: (707) 448-1100**

Principal Officers: Walter O. Sunderman, President; Andrew S. Popovich, Senior Vice President & Chief Financial Officer; Ronald A. Alfstad, Senior Vice President & Senior Loan Officer; Larry Fletcher, Kathleen Merwin, Vice Presidents.

Directors: Dan Daniel, William J. Hennig, Nancy P. Jones, Bernard E. Moore, Melvin M. Norman, Roy L. Olson, Stephen R. Schwimer, Donald E. Sheahan, Gary E. Stein, M.D., Walter O. Sunderman, John C. Usnick.

Subsidiary: ConPac Development Corporation
Branch Offices: (4)

CORPORATE BANK

Established November 15, 1982

2740 N. Grand Avenue, Santa Ana 92701 **Tel: (714) 771-5050**

Principal Officers: Bobby Huggins, Chairman of the Board, Gary Wrigley, President; Richard Brown, Executive Vice President; Philip Andrews, Elizabeth Peters, W. Calvin Coles, Wilfred Wilkins, Senior Vice Presidents; John Herrera, Richard Patenaude, Pelo Piccolo, Vice Presidents.

Directors: Bobby Huggins, Raj Pal, Allan H. Stokke, Lester Tjelmeland.

Subsidiary: Corporate Investment Company

COUNTY BANK OF MERCED

Incorporated August 1, 1977

1160 W. Olive Suite A, Merced 95348-1952 **Tel: (209) 725-2200**

Principal Officers: Philip B. Allen, Chairman of the Board; Gene D. Millen, President; Dennis Mineni, Senior Vice President & Chief Financial Officer; James G. Welk, Senior Vice President & Branch Banking Administrator; Edwin G. Wright, Senior Vice President & Credit Administrator; Henry DuPertuis, Secretary.

Directors: Robert L. Ayers, Philip B. Allen, Jack F. Cauwels, Henry DuPertuis, Jr., Robert E. Holl, Bertyl W. Johnson, Gene D. Millen, Wendell J. Olson.

Subsidiary: Merced Area Investment & Development
Branch Offices: (4)

CUYAMACA BANK

Established January 3, 1984

9955 Mission Gorge Road, Santee 92071-3841 **Tel: (619) 562-6400**

Principal Officers: Allan A. Farias, President; Robert E. Hanks, Executive Vice President & Senior Loan Officer; Debra L. Miranda, Senior Vice President & Cashier.

Directors: Sam L. Ackerman, George J. Davey, Allan A. Farias, Henry W. Kozak, Donald F. Oderkirk, Anthony R. Reed, James P. Salvatore, Ernest W. Shaw, Anthony C. Tangorra, Denis K. Vanier, Roy A. Woodward.

Branch Offices: (2)

CYPRESS COAST BANK
Established July 2, 1990

1658 Fremont Boulevard, Seaside 93955 **Tel: (408) 394-6900**

Principal Officers: Alfred Glover, Chairman of the Board, Peter Johnson, President & Chief Executive Officer; Charles Howard, Vice President & Chief Financial Officer; Dennis Davis, Vice President, Commercial Lending; Joann Bray, Vice President, Credit and Real Estate; Gloria Maxwell, Assistant Vice President, Branch Manager; JoAnn Murphy, Assistant Vice President, Bank Operations Manager.

Directors: John Banks, Sal Cardinale, Alfred Glover, Peter Johnson, Roy Meadows, Theodore Richter, Joy Savage, Harry Smith, Lou Souza, Mose Thomas.

Branch Office: (1)

DAI-ICHI KANGYO BANK OF CALIFORNIA
Incorporated April 3, 1974

770 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 612-6400**

Principal Officers: Ryusaburo Wada, President & Chief Executive Officer; Makoto Sekino, Executive Vice President.

Directors: Ray Inouye, Stephen F. Keller, Makoto Sekino, Masahiro Shimizu, Shinji Takehashi, Ryusaburo Wada, Robert E. Williams.

Parent Company: The Dai-Ichi Kangyo Bank, Ltd.
Branch Offices: (3)
Authorized to engage in trust business.

DEANZA BANK
Incorporated May 12, 1976

298 South Sunnyvale Ave., Sunnyvale 94086 **Tel: (408) 738-0650**

Principal Officers: Richard M.F. Smith, Chairman of the Board; Helen M. Kasik, Vice Chairman of the Board; Jack D. Johansen, President & Chief Executive Officer; Richard A. Naas, Senior Vice President & Chief Financial Officer.

Directors: Roger S.C., Eng, D.D.S., Fred Hill, Jack D. Johansen, Helen M. Kasik, Richard M.F. Smith, E. Harrison Williams.

Parent Company: DeAnza Holding Corporation
Branch Office: (1)

DESERT COMMUNITY BANK
Incorporated March 30, 1979

14800 La Paz Drive, Victorville 92392 **Tel: (619) 243-2140**

Principal Officers: Ronald L. Wilson, President & Chief Executive Officer; William P. Rulhman, Senior Vice President & Senior Credit Officer; Philip H. Kahn, Senior Vice President & Chief Financial Officer.

Directors: Charles R. Brammer, Donald P. Brithinee, Felice Cooper MacCauley, Hugh B. MacCauley, Allen L. McKellips, James F. Miles, Alfred D. Smith, George Vulich.

Branch Offices: (2)

EASTERN INTERNATIONAL BANK
Established June 29, 1990

328 West Valley Boulevard, Alhambra 91803 **Tel: (818) 308-9388**

Principal Officers: Robert Chan, Chairman of the Board; Glenn H. Yee, President & Chief Executive Officer; Ruby Y. Dixon, Vice President & Chief Financial Officer; Din K. Lai, Vice President & Chief Operating Officer; Donald T. Young, Vice President & Chief Loan Officer.

Directors: Robert Chan, Raymond Cheng, T.G. Chow, David Kwock, Alfred Lee, Francis K. Leung, Vincent C.S. Ly, Clement Moy, John W. Wong.

Branch Office: (1)

EL CAMINO BANK
Incorporated January 20, 1970

100 North Harbor Blvd., Anaheim 92805 **Tel: (714) 491-3100**

Principal Officers: Stanley J. Pawlowski, Chairman of the Board; Richard C. Helstrom, President & Chief Executive Officer; David Tedrow, Senior Vice President & Chief Financial Officer; Larry S. Sallinger, Senior Vice President & Loan Administrator; Rosalie M. Mallat, Vice President & Secretary.

Directors: J. Larry Ballard, Angeline Bevins, Gary B. Byrd, Horace E. Camp, Richard C. Helstrom, David J. Huarte, Maynard Kambak, Robert L. Katz, Lloyd E. Klein, Stanley J. Pawlowski, Eugene R. Schutt, Jr.

Parent Company: Citizens Holdings
Branch Offices: (3)

ELDORADO BANK
Incorporated February 3, 1972

17752 17th Street, Tustin 92680 **Tel: (714) 832-4204**

Principal Officers: J.B. Crowell, President & Chief Executive Officer; L.E. Thackery, Executive Vice President & Chief Credit Officer; David Brown, Executive Vice President & Chief Financial Officer; Allan Gibson, Senior Vice President/Branch Administrator/Orange County; Bill Powers, Senior Vice President/Branch Administrator-Inland Empire; Bob Williams;, Senior Vice President-Specialty Services; Elaine Crouch, Vice President & Corporate Secretary; Cindy Harrison, Warren Finley, Assistant Corporate Secretaries.

Directors: Mike Burns, Guy K. Claire, J.B. Crowell, Rolf J. Engen, Warren Finley, Don Schmid, A.J. Sfingi, George H. Wells.

Parent Company: Eldorado Bancorp
Branch Offices: (7)

EXCHANGE BANK
Opened May 1, 1890

545 Fourth Street, Santa Rosa 95401 **Tel: (707) 545-6220**

Principal Officers: A.J. Shepard, Chairman of the Board; C. William Reinking, President & Chief Executive Officer; R.B. McConkie, Executive Vice Presidents; A.C. Garayalde, Senior Vice President; D.R. Bearden, Vice President & Controller; S.E. Stockham, Vice President & Corporate Secretary; D.J. Voss, William H. Badstubner, Vice Presidents.

Directors: C.R. Bartley, J.E. Destruel, W.G. Dutton, J.E. McDonald, C. William Reinking, A.J. Shepard, R.G. Stone.

Parent Company: Frank P. Doyle Trust
Subsidiaries: Exchange Properties, Inc., Bankers Computer Services, A.J. Ventures
Branch Offices: (15)
Authorized to engage in trust business.

FARMERS & MERCHANT BANK OF CENTRAL CALIFORNIA

Incorporated May 24, 1916

121 W. Pine Street, Lodi 95240-2184 **Tel: (209) 334-1101**

Principal Officers: Ole R. Mettler, Chairman of the Board & President; Casey Moore, Vice Chairman of the Board; H.C. Schumacher, Executive Vice President, Secretary & Treasurer; Frank D. Dragon, Senior Vice President; John R. Primasing, First Vice President; John Olson, Vice President & Financial Officer.

Directors: Ralph Burlington, Robert F. Hunnell, Ole R. Mettler, Casey Moore, James E. Podesta, Ben Schaffer, George D. Scheideman, Hugh Steacy, Vickie Van Steenberge, Calvin Suess, C.A. Wishek, Jr.

Subsidiaries: Farmers & Merchants Investment Corporation, Farmers Merchants Corp.
Branch Offices: (13)

FARMERS & MERCHANTS BANK OF LONG BEACH

Incorporated November 21, 1907

302 Pine Avenue, Long Beach 90802 **Tel: (213) 437-0011**

Principal Officers: Gus A. Walker, Chairman of the Board; Kenneth G. Walker, President; John W.H. Hinrichs, Senior Vice President & Cashier; Daniel K. Walker, Senior Vice President & Secretary; Margaret F. Brown, A.M. Clearman, Charles W. Hagan, Jr., James E. Kinney, Robert S.J. Leavelle, Melvin R. Manker, James A. Robison, Michael F. Spandle, Robert T. Tweter, Timothy Wilson, Robert W. Yunker, Senior Vice Presidents.

Directors: Stanley Hahn, William G. Hayter, Robert Ivey, Lawrence J. McLaughlin, Paul V. Sylvester, Charles Z. Walker, Jr., A.C. Wells.

Branch Offices: (14)

FEATHER RIVER STATE BANK

Incorporated December 1, 1976

777 Colusa Avenue, Yuba City 95991 **Tel: (916) 671-2265**

Principal Officers: Charles M. Lewis, President; Robert J. Mulder, Executive Vice President; Annette Wooten, Vice President & Cashier.

Directors: Harold M. Eastridge, William Gilbert, Dale L. Green, Lawrence Harris, Charles M. Lewis, David A. Offutt, William K. Retzer, Ross D. Scott, Louis F. Tarke, Michael C. Wheeler.

Subsidiary: Yuba Sutter Financial Services Corporation
Branch Offices: (4)

FIRST AMERICAN BANK

Incorporated August 6, 1982

8941 East Valley Blvd., Rosemead 91770 **Tel: (818) 287-6100**

Principal Officers: William L. O'Mara, Chairman of the Board, President & Chief Executive Officer; Mary Bates, Senior Vice President, Chief Financial Officer & Chief Operating Officer; Marguerite G. Brown, Senior Vice President & Corporate Secretary; Rita Bonaparte, Jack Edwards, Winston Fuller, Hugh Barton, Glen Harrison, Susan Rushing, Vice Presidents.

Directors: Mary Bates, Marguerite G. Brown, William H. Cotter, Jim Hilliard, Al Lewis, William R. Lucas, William L. O'Mara, Philip V. Swan, Robert Wiborg.

Branch Offices: (2)

FIRST AMERICAN TRUST COMPANY
Incorporated December 23, 1983

421 North Main Street, Santa Ana 92701-4699 **Tel: (714) 558-3211**

Principal Officers: D.P. Kennedy, Chairman of the Board; Charles A. Potter, Jr., President; J.H. Derloshon, Vice President & Chief Financial Officer; Wayne A. Condict, Secretary.

Directors: J.H. Derloshon, D.P. Kennedy, Parker S. Kennedy, Charles A. Potter, Jr., William G. Zaenglein, Jr.

Parent Company: The First American Financial Corporation
Branch Offices: (2)
Authorized to engage in trust business.

FIRST BANK OF SAN LUIS OBISPO
Established November 24, 1980

995 Higuera Street, San Luis Obispo 93406 **Tel: (805) 541-6100**

Principal Officers: Lynn W. Lyon, President & Chief Executive Officer; Reese T. Davies, Senior Executive Vice President; Alan R. Tognazzini, Assistant Vice President & Senior Operations Officer.

Directors: David R. Booker, Reese T. Davies, Lynn W. Lyon, Steven A. Petterson, J. Edmund Smith, John S. Stuart, Arnold A. Volny.

1ST BUSINESS BANK
Incorporated September 19, 1980

601 West Fifth Street, Los Angeles 90071 **Tel: (213) 489-1000**

Principal Officers: Robert W. Kummer, Jr., Chairman of the Board & Chief Executive Officer; Joseph P. Sanford, President & Chief Administrative Officer; W. Peter Bohn, Thomas F. Savage, Executive Vice Presidents.

Directors: John E. Anderson, William P. Baccala, W. Peter Bohn, Richard M. Ferry, Ernest J. Friedman, Robert M. Kommerstad, Robert W. Kummer, Jr., Bill Levine, Joseph P. Sanford, Thomas F. Savage, Roland Seidler, Jr.

Parent Company: 1st Business Corporation
Branch Offices: (3)

FIRST CALIFORNIA BANK
Established December 9, 1985

5250 Jackson Drive, La Mesa 92042 **Tel: (619) 589-7822**

Principal Officers: Paul J. Sipe, President & Chief Executive Officer; Jon D. Swinney, Executive Vice President & Chief Financial Officer; Stephen K. Neptune, Senior Vice President & Chief Credit Officer; Robert O. Duff, Senior Vice President & Real Estate Officer.

Directors: Grant R. Beals, George E. Eckel, Nathan L. Eggert, George T. Felix, James E. Frank, James A. Marooney, Walter E. McClellan, Robert G. McRann, JoAnn Carroll Prather, Paul J. Sipe, Michael T. Thorsnes, John C. Tiranti, Dr. Carlton H. Williams.

Subsidiary: First La Mesa Realty Corp.
Branch Office: (1)

FIRST CITIZENS BANK
Established September 10, 1986

5000 Van Nuys Boulevard, Sherman Oaks 91403 **Tel: (818) 905-9575**

Principal Officers: Mark de Gorter, President & Chief Executive Officer; Kenneth J. Kaufman, Senior Vice President & Senior Credit Officer; Michelle Di Camillo, Vice President & Cashier.

Directors: Joseph D. Anthony, Mark de Gorter, James Di Giuseppe, Anthony J. Falcone, Neil B. Goodhue, William F. Hertz, Sr., Melvyn S. Rifkind, Harry L. Sokol, Richard E. Welsh, Jr.

FIRST COMMERCIAL BANK

Incorporated December 28, 1978

2450 Venture Oaks Way, Sacramento 95833 **Tel: (916) 646-0554**

Principal Officers: Manuel Perry Jr., Chairman of the Board; W. Greg Karr, President & Chief Executive Officer; James E. Culleton, Executive Vice President & Chief Operating Officer; Charles E. Grimm, Executive Vice President & Senior Credit Administrator; Anne Heck Long, Senior Vice President & Chief Financial Officer.

Directors: Manuel Barandas, Harry S. Curry, Michael Denton, Jr., Fred L. Harris, W. Greg Karr, Earl W. Nichols, Jr., Sy Opper, Manuel Perry, Jr., Michael E. Spinetti.

Parent Company: First Commercial Bancorp
Branch Offices: (9)

FIRST COMMUNITY BANK OF THE DESERT

Established October 30, 1980

7272 Joshua Lane, Yucca Valley 92284 **Tel: (619) 365-6371**

Principal officer: David Q. Vordermark, President & Chief Executive Officer; Dennis H. Guida, Jr., Executive Vice President/Chief Financial Officer & Chief Administrative Officer; Tim Underwood, Senior Vice President & Credit Administrator.

Directors: F. Roy Greenleaf, Jr., Dennis H. Guida, Jr., Kensett J. Moyle, III, Patsy J. Skidmore, David Q. Vordermark, David S. Williams, Stanley J. Zarakov.

Subsidiary: Desert Community Properties
Branch Offices: (3)

FIRST CREDIT BANK

Incorporated February 18, 1983

9255 Sunset Blvd., West Hollywood 90069 **Tel: (213) 273-3120**

Principal Officers: Farhad Ghassemieh, Chairman of the Board & Chief Executive Officer; Feridoon Ghassemieh, President; Abbas Kolahi, Senior Vice President; Dan M. Lewis, Senior Vice President & Chief Financial Officer; Nasser Cohamim, Senior Vice President; Hossein Eslami, Senior Vice President & Manager.

Directors: Mayer AmierSaleh, Mehrdad AmirSaleh, Ali Ghassemieh, Nasser Cohamim, Farhad Ghassemieh, Abbas Kolahi, Ali Akbar Kolahi, Abdul Mozayeni, Mehdi Samii.

Subsidiary: First Credit Investments
Branch Office: (1)

FIRST INDO-AMERICAN BANK

Opened December 23, 1986

444 Market Street, San Francisco 94111 **Tel: (415) 434-2265**

Principal Officers: Pratap B. Shirke, Chairman of the Board; Robb Evans, President & Chief Executive Officer; Harold P. Kuhler, Senior Vice President & Chief Operating Officer; C.R. Klugherz, Senior Vice President & Chief Credit Officer.

Directors: Robb Evans, Kishore Kripalani, Ramesh Muraka, Bhula M. Patel, Bhupendra B. Patel, Dahyabhai R. Patel, Kanti L. Patel, Naranji Patel, Rajendra Prasad, Haresh C. Shah, Pratap B. Shirke.

FIRST INTERNATIONAL BANK

Incorporated September 6, 1979

318 Fourth Avenue, Chula Vista 91910 **Tel: (619) 425-5000**

Principal Officers: Roque De La Fuente II, Chairman of the Board; Norman E. Richins, President & Chief Executive Officer; Jorge E. Lorenzana, Executive Vice President/Planning & Control; Jim Markham, Senior Vice President/Marketing; Joaquin Senosianin, Senior Vice President/Commercial Lending; C.W. Southwick, Senior Vice President/Construction Lending; Roberto M. Velandia, Senior Vice President/Cashier; Karen W. Granzow, Yvonne B. Jackson, Raul A. Sandoval, Bob Williams, Vice Presidents.

Directors: Roque De La Fuente, Cheker Karam, Louis LoCicero, Salomon Presburger, Norman E. Richins, Thomas Topuzes, Robert Villalobos, Isaias Zapata.

Branch Office: (1)

FIRST INTERSTATE BANK OF CALIFORNIA

Incorporated May 26, 1920

707 Wilshire Blvd., Los Angeles 90017 **Tel: (213) 614-4111**

Principal Officers: William E.B. Siart, Chairman of the Board, President & Chief Executive Officer; John F. Futcher, Executive Vice President, General Counsel & Secretary; Richard L. Barkhurst, Theodore F. Craver, Jr., William J. Doomey, Webb Edwards, Daniel R. Eitingon, Gary S. Gertz, John L. Gray, David C. Holman, Henry M. Killmar, Jr., David Loretta, Harold J. Meyerman, David J. Munio, Pamela P. Reis, Francis P. Shanahan, Russell K. Snow, Jr., Richard W. Tappey, Executive Vice Presidents; Roger Molvar, Senior Vice President & Comptroller; Robert Abeles, Senior Vice President & Chief Financial Officer; Roger H. Molvar, Senior Vice President & Comptroller; Miles R. Adam, Shirley Perkins, Senior Vice Presidents.

Directors: Roy A. Anderson, Norman Barker, Jr., Wallace W. Booth, Warren Christopher, Guilford Glazer, Gordon L. Hough, Ivan J. Houston, Lyn Hutton, George M. Keller, Thomas L. Lee, David G. Lord, William F. Miller, Michael A. Morphy, J.J. Pinola, William E.B. Siart.

Parent Company: First Interstate Bancorp.

Subsidiaries: Alex Brown Development Corporation, Coast Trust Deed Co., Inc.; EZG Associated Limited Partnership, First Interstate Bank of Canada, First Interstate Bank International, Inc., First Interstate Mortgage Company, First Interstate Overseas Investment, Inc., First Interstate Southwest, Inc., GFI Realty Company, Meridian Mortgage Services, United California Bank Realty Corporation.

Branch Offices: (355)
Authorized to engage in trust business.

FIRST INTERSTATE BANK, LTD.

Incorporated February 8, 1985

707 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 614-4111**

Principal Officers: Harold J. Meyerman, Chairman of the Board, President & Chief Executive Officer; Theodore F. Craver, Senior Vice President & Chief Financial Officer; William Bogaard, Executive Vice President & General Counsel.

Directors: William Bogaard, Edward Carson, Harold J. Meyerman, Joseph Pinola, William E.B. Siart.

Parent Company: First Interstate Bancorp
Subsidiaries: F.I. Futures Corporation, F.I. Investment Services, F.I. Public Finance Co., First Interstate Ltd., Holding Company (London), KFI Developers, Inc., First Interstate Trust Company of New York.

Authorized to engage in trust business.

FIRST INTERSTATE CENTRAL BANK
Established November 20, 1986

26610 West Agoura Boulevard, Calabasas 91302 **Tel: (818) 880-7144**

Principal Officers: Russell K. Snow, Jr., Chairman of the Board; James R. Jepson, President & Chief Executive Officer; David Cheung, Chief Financial Officer; Robert T. Chang, Senior Vice President & Audit Officer; Earl R. Guy, Jan R. Cloyde, Theodore F. Craver, Senior Vice Presidents; Don Tokanaga, Vice President & Security Officer; Amru Khan, Ronald Lug, Linda Westerschulte, Vice Presidents; Jerrold Spector, Assistant Vice President; William J. Souza, Secretary.

Directors: Jan Cloyde, Theodore Craver, James R. Jepson, Russell K. Snow, Jr., Donald Voss.

Parent Company: First Interstate Bancorp

FIRST LOS ANGELES BANK
Incorporated March 30, 1973

2049 Century Park East, Los Angeles 90067 **Tel: (213) 557-1211**

Principal Officers: Gianni Zandano, Chairman of the Board; Carlofelice Rossotto, Vice Chairman of the Board; Mauro Cicchine, President & Chief Executive Officer; Thomas J. Kempf, Senior Executive Vice President, & Chief Operating Officer; James Kent, Carlo Passaggio, Thomas A. Tarter, Executive Vice Presidents; John L. Barritt, Senior Vice President & Chief Financial Officer.

Directors: Mauro Cicchine, James Econn, Browne Green, James Hunter, Thomas J. Kempf, Charles T. Manatt, Luigi Maranzana, Carlofelice Rossotto.

Parent Company: San Paolo U.S. Holding Company, Istituto Bancario San Paolo di Torino
Branch Offices: (9)

FIRST MOUNTAIN BANK
Incorporated April 16, 1981

42142 Big Bear Boulevard, Big Bear Lake 92315 **Tel: (714) 866-5861**

Principal Officers: Dennis L. Shollenburg, President & Chief Executive Officer; Lois Walters, Vice President & Chief Financial Officer.

Directors: Joseph K. Hindman, M.D., Sharon Jasperson, Jack H. Knowlden, David M. Leroy, Jack M. Martin, Dennis Shollenburg, Kenneth Wood, Robert G. Wood.

FIRST NORTHERN BANK OF DIXON
Established February 1, 1910

195 North First Street, Dixon 95620 **Tel: (916) 678-3041**

Principal Officers: Richard H. Raycraft, Chairman of the Board; John F. Hamel, President; Owen J. Onsum, Executive Vice President; L.A. Walker, Vice President & Cashier; D.L. Kilkenny, S.R. Bean, Vice Presidents; R.A. Yarbrough, Auditor.

Directors: Ronald J. DuPratt, Albert A. Gondry, John H. Griffin, John F. Hamel, Diane P. Hamlyn, William H. Jones, Jr., John W. Kilkenny, Jr., Donald M. Moriel, Richard H. Raycraft, Richard J. Rico, David W. Schulze.

Subsidiary: Yolano Development Corporation
Branch Offices: (4)

FIRST REGIONAL BANK

Incorporated July 10, 1979

1801 Century Park East, Los Angeles 90067 **Tel: (213) 552-1776**

Principal Officers: Jack A. Sweeney, Chairman, President & Chief Executive Officer; Mark Rubin, Vice Chairman; Thomas E. McCullough, Executive Vice President & Chief Financial Officer; Dexter Kodama, Senior Vice President & Cashier; Duane Allison, Manfred Lindemann, Carolyn Za[illegible], Senior Vice Presidents.

Directors: Jerome E. Farley, Alexander A. Lowy, Frank R. Moothart, Mark Rubin, Lawrence J. Sherman, Jack A. Sweeney, James R. Wagner.

Parent Company: First Regional Bancorp

FIRST STATE BANK OF SOUTHERN CALIFORNIA

Incorporated October 6, 1949

10400 S. Norwalk Blvd., Santa Fe Springs, CA 90670 **Tel: (213) 946-4831**

Principal Officers: Choul Ju Lee, Chairman of the Board; Richard E. Proudfit, President & Chief Executive Officer; Raymond S. Behymer, Executive Vice President, Cashier & Secretary; Kyung S. Lee, Daniel C. Wade, Senior Vice Presidents; Jonathan Matalon, Vice President & Chief Financial Officer; John A. Marks, Vice President & Credit Administrator; Marshell Montgomery, Vice President & Compliance Officer; Linda D. Lopez, Vice President & Branch Operations Administrator; Linda K. Bradfield, Choong Hee Chung, June Cowgill, Elaine Garrett, Robert A. Herrera, Barbara R. Hill, Marion Kelly, Charles F. Potter, John S. Rodgerson, William Skeber, Pamela D. Werbick, Vice Presidents.

Directors: David Carson, John Cayer, Sun Kee Kim, Kwang Seoh Koo, Choul Ju Lee, Kyung S. Lee, Richard E. Proudfit.

Parent Company: The Hanil Bank, Limited
Branch Offices: (3)

FIRST STATE BANK OF THE OAKS

Incorporated December 4, 1979

230 North Moorpark Road, Thousand Oaks 91360 **Tel: (805) 496-0721**

Principal Officers: Fred N. Raio, President & Chief Executive Officer; Les Mosley, Executive Vice President & Chief Operating Officer.

Directors: Leonard Alexander, Donald H. Bankhardt, Dewain G. Grattan, Robert S. Haaland, Albert S. Karam, Fred N. Raio, Harry D. Schad, John H. Wayland.

Subsidiaries: FSBO Investment, FSBO Investment, Inc.
Branch Offices: (4)

FIRST TRUST BANK

Established March 16, 1887

437 North Eucild Avenue, Ontario 91761 **Tel: (714) 983-0511**

Principal Officers: A.O. Arnold, Chairman of the Board & Chief Executive Officer; Maurice G. Goodban, President; George R. Ehrnman, Executive Vice President; James B. McKay, Executive Vice President & Head Office Administrator; Lawrence A. Petersen, Lee F. Sherrard, Dawn Weborg, Senior Vice Presidents; Edward Bonheur, Vice President & Cashier; Guy Beyersdorf, Vice President & Executive Trust Officer; Paul M. Stoddard, Vice President & General Counsel; Art M. Arriaga, Majorie Cary, Robert W. Mort, Domenic Sarzotti, Nancy A. Sinclair, Dianna Williams, Vice Presidents.

Directors: Gary Anderson, A.O. Arnold, Donald D. Curtis, M.D., E. Thomas Dugan, George R. Ehrnman, Peter Ganahl, Dennis Godecke, Maurice G. Goodban, Burt L. Guymon, Broer Lanting, Richard McElvany, Robert W. Smith.

Subsidiaries: Balboa Thrift & Loan Association, Western Desert Corporation
Branch Offices: (15)
Authorized to engage in trust business.

FIRST VALLEY BANK

Incorporated December 18, 1972

200 North H Street, Lompoc 93436 **Tel: (805) 736-4524**

Principal Officers: Terrill F. Cox, Chairman of the Board; Dean E. Minor, President & Chief Executive Officer; Jack Van Bergen, Vice President & Senior Loan Officer; A.R. Ayala, Vice President & Cashier, Raymond F. Down, Vice President.

Directors: Francis H. Beattie, Jr., Terrill F. Cox, George E. Howard, Jr., John P. Lizarraga, Dean E. Minor, William A. Perozzi, Lawrence E. Schuyler.

Branch Offices: (4)

FOOTHILL BANK

Incorporated November 20, 1974

423 San Antonio Center, Mountain View 94040 **Tel: (415) 941-9300**

Principal Officers: Arnold H. Jeffrey, Chairman of the Board; Frank L. Burrell, Jr., Vice Chairman; Robert A. McKerroll, President & Chief Executive Officer; Malcolm A. Morris, Senior Vice President & Chief Financial Officer; William K. Walters, Senior Vice President, Lending; Keith A. Wilton, Senior Vice President, Leasing; M. Gregg McKerroll, Vice President & Cashier.

Directors: Frank L. Burrell, Jr., Ernest L. Hawks, John W. Huston, Roy M. Iwata, Arnold H. Jeffrey, Charles D. Means, Robert A. McKerroll, Terry Thompson, Robert E. Williams.

Parent Company: American National Corporation
Subsidiaries: American National Leasing Corporation, Foothill Ventures Co.
Branch Offices: (2)

FOOTHILL INDEPENDENT BANK

Established June 1, 1973

510 South Grand Avenue, Glendora 91740 **Tel: (818) 963-8551**

Principal Officers: J.T. Waller, President & Chief Executive Officer; George E. Langley, Executive Vice President & Chief Financial Officer; Tom Kramer, Executive Vice President & Loan Administrator; T.H. Roberts, Senior Vice President & Branch Administrator.

Directors: Charles G. Boone, Lawrence Brooks, William V. Landecena, George E. Langley, O.L. Mestad, Earl A. Musser, Leonard Ray, Alton L. Sanford, J.T. Waller.

Parent Company: Foothill Independent Bancorp
Branch Offices: (7)

FRANKLIN BANK

Incorporated August 8, 1975

777 Mariners Island Blvd. San Mateo 94404 **Tel: (415) 378-4920**

Principal Officers: Allason N. Clark, President & Chief Executive Officer; Peter G. Mills, Senior Vice President, Administration & Finance; John Hitchcock, Senior Trust Officer; Ronald L. Burrows, Carole J. McMahon, Vice President & Managers; Jennifer Bolt, Assistant Vice President & Manager.

Directors: Harmon E. Burns, Allason N. Clark, Richard T. Dwyer, Charles B. Johnson, Rupert H. Johnson, Harry Kroft, James L. Peters, Murray L. Simpson.

Parent Company: Franklin Resources, Inc.
Authorized to engage in trust business.

FREMONT BANK
Established September 3, 1964

39150 Fremont Boulevard, Fremont 94538 **Tel: (415) 792-2300**

Principal Officers: Morris Hyman, Chairman of the Board & President; Alan L. Hyman, Michael J. Wallace, Executive Vice Presidents; M.P. Whitfield, Secretary.

Directors: Alan L. Hyman, Morris Hyman, George M. Silliman, Terrance L. Stinnett, Michael J. Wallace, M.P. Whitfield.

Parent Company: Fremont Bancorporation
Subsidiaries: Fremont Securities, Inc., Bancorp Properties, Inc., Investmark, Inc.
Branch Offices: (13)

FRONTIER STATE BANK
Established June 28, 1990

2233 Artesia Boulevard, Redondo Beach 90278 **Tel: (213) 370-5711**

Principal Officers: Robert Weiss, President; Henry P. Homsher, Chief Executive Officer; Peter Koos, Vice President & Chief Financial Officer; Armando Bresicini, Vice President & Chief Loan Officer; Darr Holmes, Darrell McArthur, Linda Morilli, Alma Rubio, Assistant Vice Presidents.

Directors: Walter Anderson, K. Duane Denney, D. Manilal Fermanado, James Healey, Henry P. Homsher, Robert Krebs, John Phillips, Andre Robin, Robert Weiss.

Branch Office: (1)

GARFIELD BANK
Incorporated April 20, 1954

2417 W. Whittier Blvd., Montebello 90640 **Tel: (213) 726-1411**

Principal Officers: Ronald H. Gabriel, Chairman of the Board; William H. Patterson, President & Chief Executive Officer; Stephen B. Wollman, Executive Vice President & Chief Credit Administrator; Mary Fox, Vice President & Cashier; Juliet Karapetian, Vice President & Controller.

Directors: Jack Arakelian, Aldo J. DeSoto, Ronald H. Gabriel, William H. Patterson, Robert Shamlian, Alfred E. Spayne.

Branch Office: (1)

GATEWAY WESTERN BANK
Incorporated March 2, 1981

499 E. 6th Street, Beaumont 92223 **Tel: (714) 845-2605**

Principal Officers: Jack C. Curtis, Acting Chief Executive Officer, Vice President & Cashier; Craig T. Randall, Vice President/Controller.

Directors: Emanuel Baldi, Michael Baldi, Pasquale Baldi, Charles R. Freeman, Robert Valentine, Lew F. Weaver.

Subsidiary: GWB Development Corporation
Branch Offices: (2)

GENERAL BANK
Established March 18, 1980

201 South Figueroa Street, Los Angeles 90012 **Tel: (213) 972-4164**

Principal Officers: Li Pei Wu, Chairman, President & Chief Executive Officer; Peter Wu, Executive Vice President & Special Assistant to the President; Yu-Ching Lau, Senior Vice President & Controller; Domenic Massei, Senior Vice President/Operations Administration; Raymond Tsung, Senior Vice President & Regional Manager; Lucie Wu, Vice President/Human Resources.

Directors: Helen Chen, Thomas Chiu, Kuo-Tuong Chou, Stephen Huang, Eric John, Chuang-ILin, Ko-Yen Lin, Ting Liu, Alan Thian, John Wang, Julian Wu, Li Pei Wu, Peter Wu, Ping Wu, Steve Wu, Walter Wu, Chin-Liang Yen.

Parent Company: GBC Bancorp
Branch Offices: (9)

GILMORE COMMERCIAL AND SAVINGS BANK
Incorporated October 13, 1955

6291 W. 3rd Street, Los Angeles 90036 **Tel: (213) 936-6111**

Principal Officers: John B. Gostovich, Chairman of the Board; Jack Patterson, President; Kathleen M. Artica, Vice President; Kathleen Reardon, Vice President & Cashier; Barbara T. Barnard, Arlene Pater, Assistant Vice President; Melroy C. Hare, M. Margaret Wade, Irma T. Reyes, Assistant Cashiers; Ruth E. Nichols, Auditor; Henry L. Hilty, Jr., Secretary.

Directors: Gordon B. Crary, Jr., John B. Gostovich, Andrew G. Hilen, Henry L. Hilty, Jr., Jack Patterson, Karl M. Samuelian.

Parent Company: A.F. Gilmore Co.

GOLDEN GATE BANK
Incorporated September 24, 1975

344 Pine Street, San Francisco 94104 **Tel: (415) 421-9000**

Principal Officers: George E. Croom, Chairman of the Board; James R. Woolwine, President; Sharon M. Croom, Chief Executive Officer; John Van Der Wal, Chief Financial Officer; Stephen P. Zarate, Cashier.

Directors: George E. Croom, Jr., Sharon M. Croom, Marlene B. Settlemier, John Van Der Wal, James R. Woolwine.

Parent Company: Golden Gate Bancor

GOLDEN OAK BANK
Incorporated May 18, 1978

49099 Road 426, Oakhurst 93644 **Tel: (209) 683-2200**

Principal Officers: Fred H. Brylka, President; John Lockey, Senior Vice President & Cashier.

Directors: Anthony H. Alves, James C. Best, Fred H. Brylka, W. Gerald Flanagan, Elbert R. Guyett, Bobbie Thomason, Evan Weeth, Wilma W. Weeth, DeVere Williams.

GOLDEN PACIFIC BANK
Established December 7, 1981

845 No. Euclid Avenue, Ontario 91762 **Tel: (714) 983-4600**

Principal Officers: Milton R. Bracey, Jr., Chairman of the Board; Roger M. Myers, President & Chief Executive Officer; Yvonne L. Cattell, Senior Vice President & Chief Financial Officer; Christopher S. Forman, Senior Vice President/Credit Administrator.

Directors: Arnold D. Anderson, Tony Beletrutti, Robert T. Bottoms, Milton R. Bracey, Jr., Charles V. Cummins, Roger M. Myers, Richard H. Pearson, David M. Tobias.

GREAT VALLEY BANK

Established March 9, 1977

2501 E. Whitmore Avenue, Ceres 95307 **Tel: (209) 538-6017**

Principal Officers: John Tatoyan, Chairman of the Board; Kenneth A. Link, President.

Directors: Charles J. Boggeri, Wilfred N. Inselman, Herbert S. Lee, Kenneth A. Link, Alvin G. Qualle, Rolland C. Quimby, Irwin Steinpress, John Tatoyan, Denzle L. Thompson.

Branch Offices: (3)

GROSSMONT BANK

Established November 3, 1972

7777 Alvarado Rd., Suite 501, La Mesa 91941 **Tel: (619) 589-6061**

Principal Officers: L. Robert Payne, Chairman of the Board; Donald K. Clague, President; Arthur F. Butler, Jr., Executive Vice President; Joanne Galleher Boyle, Senior Vice President, Cashier & Treasurer; Leo R.B. Henrikson, Secretary.

Directors: Eduardo Arrangoiz, Arthur F. Butler, Jr., Paul T. Carter, Donald K. Clague, Joanne Galleher Boyle, Jack W. Goodall, Jr., Leo R.B. Henrikson, Bob Lyon, L. Robert Payne, John T. Warburton.

Parent Company: Bancomer Holding Company
Subsidiary: GB Capital Corporation
Branch Offices: (11)
Authorized to engage in trust business.

GUARANTY BANK OF CALIFORNIA

Established August 27, 1984

12301 Wilshire Blvd., Los Angeles 90025 **Tel: (213) 820-4941**

Principal Officers: Richard Feldstein, Chairman of the Board; Peter Bustetter, President; Elleesa Wilson, Corporate Secretary; Colleen O'Rourke, Senior Vice President, Loan Administration; Laurie Heitman, Assistant Cashier; Isabel Garcia, Operations Manager; Maggie Lambert, Cashier.

Directors: Peter Bustetter, Posey Carpentier, Richard Feldstein, Maryanne LaGuardia, Rosalind Marks, Dr. Allan Marks, Joe N. Varon.

Parent Company: Griffin Holdings, Inc.

GUARDIAN BANK

Established October 20, 1983

800 So. Figueroa Street, Los Angeles 90017 **Tel: (213) 239-0800**

Principal Officers: Paul M. Harris, Chairman of the Board & President; Vincent A. Bell, Ronald W. Holloway, Executive Vice Presidents.

Directors: Vincent A. Bell, Phillip M. Berger, Donald Bohana, Marilyn M. Cohen, Robert D. Frandzel, John C. Gullesserian, Paul M. Harris, Ronald W. Holloway, Saul Socoloske, John P. Sullivan.

Parent Company: Guardian Bancorp
Branch Offices: (3)

HANMI BANK

Incorporated December 15, 1982

3660 Wilshire Boulevard, #PH-A, Los Angeles 90010 **Tel: (213) 382-2200**

Principal Officers: Benjamin B. Hong, President & Chief Executive Officer; Seon Hong Kim, Executive Vice President; Yong Ku Choe, Senior Vice President & Cashier; Jung Chan Chang, Soon K. Paik, Chung Hoon Youk, Senior Vice President & Branch Managers; Yong W. Kim, Chang Y. Lee, Vice President & Branch Managers.

Directors: I. Joon Ahn, John H. Ahn, Stuart S. Ahn, Eung Kyun Ahn, George S. Chey, Ki Tae Hong, Benjamin B. Hong, Ick Soo Kim, Joon H. Lee, Richard B.C. Lee, Chang Kyu Park, Joseph K. Rho, Won R. Yoon.

Branch Offices: (3)

HARBOR BANK

Incorporated December 3, 1973

11 Golden Shore, Long Beach 90802 **Tel: (213) 491-1111**

Principal Officers: James H. Gray, Chairman of the Board; Robert Turicchi, President; Dallas E. Haun, Executive Vice President; Melissa Lanfre, Senior Vice President & Chief Financial Officer; Alicea Collins, Senior Vice President/Director of Operations.

Directors: James H. Gray, Kermit Q. Jones, Robert E. Leslie, Dorothy K. Matteson, Hamilton M. Moody, Ph.D., H.E. Nance, Malcom C. Todd, M.D., Robert Turicchi, James A. Willingham, Richard G. Wilson.

Parent Company: Harbor Bancorp
Subsidiaries: HB Funding, Harbor Bank Properties
Branch Offices: (5)

HARRIS TRUST COMPANY OF CALIFORNIA

Incorporated June 10, 1918

707 Wilshire Boulevard, Suite 4840, Los Angeles 90017 **Tel: (213) 239-0670**

Principal Officers: Victor M. Woldridge, Chairman of the Board & President; M. Valoise Douglas, Vice President, General Manager, Senior Trust Officer & Security Officer; P. David Hubbard, Vice President, Controller, Chief Financial Officer & Treasurer; Thomas R. Sizer, Secretary & Cashier; John M. Simenc, Assistant Treasurer; Blanche D. Hurt, Compliance Officer.

Directors: John M. Denson, M. Valoise Douglas, Kevin O. Healey, Z. George Klodnicki, Calvin R. Myers, Steven R. Rothbloom, R.J. Vondrasek, Victor M. Woldridge.

Parent Company: Harris Bancorp, Inc.
Authorized to engage in trust business.

HERITAGE OAKS BANK

Incorporated July 26, 1982

545 Twelfth Street, Paso Robles 93446 **Tel: (805) 239-5200**

Principal Officers: John O. Brooks, President & Chief Executive Officer; Gwen R. Pelfrey, Executive Vice President & Senior Lending Officer; Jack Buchold, Chief Financial Officer.

Directors: B.R. Bryant, F. Ray Bryant, Don Campbell, Elizabeth Cousins, Merle Miller, John Palla, Bill Van Horn, Ole Viborg.

HOME BANK

Incorporated February 10, 1950

2633 Cherry Avenue, Signal Hill 90808 Tel: (213) 426-8166

Principal Officers: Ruth A. Martin, Chairman of the Board; James P. Staes, President & Chief Executive Officer; Bill Neal, Executive Vice President & Chief Operating Officer; Robert Leech, George W. Post, Executive Vice Presidents; Keith W. Barnes, Senior Vice President & Chief Financial Officer; David Duarte, Kenneth Hurley, Carol Lambert, David D. Martin, Hugo Soto, George West, Senior Vice Presidents; Marcia Miller, Senior Vice President & Controller; Susan Monsoor, Vice President & Corporate Secretary.

Directors: Donald A. Buschenfield, Delwin M. Clawson, Richard Denham, James L. Doti, David Martin, Ruth Martin, George W. Post, James P. Staes.

Parent Company: Home Interstate Bancorp
Branch Offices: (12)

HUMBOLDT BANK

Incorporated September 13, 1989

701-5th Street, Eureka 95501 Tel: (707) 445-3233

Principal Officers: Theodore S. Mason, President & Chief Executive Officer; Ronald V. Barkley, Senior Vice President & Loan Administrator; Alan J. Smyth, Senior Vice President & Cashier; Edythe E. Vaissade, Vice President, Loans and Deposits; Sharon Greathouse, Operations Officer.

Directors: Myron T. Abrahamsen, Ronald F. Angell, Ward S. DeWitt, Robert N. Dias, David M. Dillon, Francis A. Dutra, Gary L. Evans, Donald O. Grace, Theodore S. Mason, David W. McMurray, John R. Winzler.

IMPERIAL BANK

Incorporated March 1, 1963

9920 S. La Cienega Blvd., Inglewood 90301 Tel: (213) 417-5600

Principal Officers: Bernard G. LeBeau, Chairman of the Board; Norman D. Creighton, President & Chief Executive Officer; H. Wayne Snaveley, Eldon K. Lloyd, Arthur E. Lussier, Exacutive Vice Presidents; Richard M. Baker, Senior Vice President, General Counsel & Secretary; David A. Sklar, Senior Vice President & Chief Financial Officer; Richard D. Miller, Senior Vice President & Cashier; J. Richard Barkley, Senior Vice President, Director, Human Resources; Alex Garby, Senior Vice President, Financial Services.

Directors: Norman P. Creighton, Richard K. Eamer, William H. Elliot, George M. Eltinge, George L. Graziadio, Jack H. Leylegian, II, Bernard G. LeBeau, Robert S. Muehlenbeck, M. Norvel Young.

Parent Company: Imperial Bancorp
Subsidiaries: Imperial Trust Company, Imperial Ventures, Inc., Southern Pacific Thrift & Loan Association, Imperial International Bank, William Mason and Company.
Branch Offices: (13)

INDEPENDENCE BANK

Established May 28, 1962

15910 Ventura Boulevard, Encino 91436 Tel: (818) 377-7000

Principal Officers: Fulvio V. Dobrich, Chairman of the Board & Chief Executive Officer; Harold R. Williams, Jr., President, Chief Financial Officer & Chief Administrative Officer; William E. Pechstein, Vice Chairman & Chief Credit Officer; Bahman Behzadi, Royce M. Bonds, Joyce Chan, Judy d'Avad, Tony Ellis, Wil Jones, Duane Purvin, Senior Vice Presidents; Carol Crone, Senior Vice President & Controller; Philip C. Ellis, Jr., Senior Vice President, Secretary & General Counsel.

Directors: G. Douglas Cockburn, Fulvio V. Dobrich, Lachlan Foster, Donald R. Mellert, William E. Pechstein, Harold R. Williams, Jr.

Subsidiaries: Canyon Associates, Mortgage Plan, Inc., Sovereign Asset Management Co., Inc., Turnpike Oaks Associates, Inc.
Branch Offices: (13)

INDUSTRIAL BANK
Incorporated July 1, 1983

5805 Sepulveda Boulevard, Van Nuys 91411 **Tel: (818) 904-9600**

Principal Officers: Richard M. Dominguez, President & Chief Executive Officer; Donald F. Jewett, Senior Vice President & Loan Administrator; Thomas V. McArdle, Senior Vice President & Operations Administrator, Frank DiTomaso, Daniel Geary, Jr., James Salin, Senior Vice Presidents; Irving Brounstein, Iris Siegel, Dorothy Walker, Vice Presidents; Sylvia Crew, Vice President & Cashier.

Directors: Mel Barlam, Richard M. Dominguez, Sol Gerber, David Newman, Al Osborne, Jr., Jay Steinbeck, Edward Taras, M.D., Donald Wolf.

Subsidiary: Industrial Realty, Inc.

INTERNATIONAL BANK OF CALIFORNIA
Incorporated May 22, 1972

888 So. Figueroa Street, Los Angeles 90017 **Tel: (213) 683-3000**

Principal Officers: Kwan Yong Yu, Chairman of the Board; Henry Yeung, First Vice Chairman; Victor Wong, Second Vice Chairman & Treasurer; R. Albert Roensch, President & Chief Executive Officer; Josefina M. Guevara, Senior Vice President; George Hsu, Henry Wong, First Vice Presidents; Regalado Antonio, Armida Espinoza, Sue Kwong, Danny Lee, Vice Presidents.

Directors: Sotero Machin, R. Albert Roensch, Bienvenido Tan, Philip T. Thong, Victor Wong, Henry W. Yeung, Kwan-Yong Yu.

Parent Company: Metropolitan Bank & Trust Co.
Branch Offices: (5)

KERMAN STATE BANK
Incorporated May 6, 1982

306 So. Madera Avenue, Kerman 93630 **Tel: (209) 846-5321**

Principal Officers: L.D. Douglas, President & Chief Executive Officer; E. Lelandais, Vice President & Chief Administrative Officer; J.R. Royal, Vice President & Senior Loan officer.

Directors: L.D. Douglas, Joe Epperson, Jerry Henry, Pete Haupt, Herb Kezirian, John A. Kochergen, D.W. McIntire, Sam Sakata, Lee Sciacqua, John Teixeira, David Yep.

KINGS RIVER STATE BANK
Incorporated November 18, 1977

1003 I Street, Reedley 93654 **Tel: (209) 638-8131**

Principal Officers: Bill Standridge, President & Chief Executive Officer; Mable Phillips, Senior Vice President & Chief Financial Officer; Joe Alvarado, Vice President & Credit Administrator.

Directors: Floyd Barsoom, Harold Enns, Dave Eytcheson, Kenneth Just, Don Ketscher, Pete J. Penner, Al Ratzlaff, William Standridge.

Parent Company: Kings River Bancorp
Branch Office: (1)

THE KYOWA BANK OF CALIFORNIA
Incorporated January 23, 1978

635 West Seventh Street, Los Angeles 90017 **Tel: (213) 626-6266**

Principal Officers: Yasuo Shimizu, Chairman of the Board; Kazuhiro Shibatsuchi, President; Naoya Hashimoto, Senior Vice President; Neilson Vels, Vice President & Cashier.

Directors: David L. Hayutin, Peter Forrest, Shoichiro Furuhata, Ken Kitasako, Kiyoshi Ogawa, Kazuhiro Shibatsuchi, Yasuo Shimizu, Elmer L. Stone.

Parent Company: The Kyowa Bank, Ltd.

LAKE COMMUNITY BANK
Established November 15, 1984

963-11th Street, Lakeport 95453
Tel: (707) 263-7500

Principal Officers: Gary Nordine, President & Chief Executive Officer; Raymond Banta, Executive Vice President & Chief Financial Officer; D. Gwyn Steffen, Assistant Vice President & Loan Officer; Linda L. Herdt, Operations Officer; Doreene Pendleton, Accounting Officer; Jaxan Christensen, Loan Officer.

Directors: Raymond Banta, Donald Browning, M.D., Alastair Falconer, Harriet Heth, Billie Holmes, Harry Jolliffe, O.D., John Helms, May Noble, Gary Nordine, Lawrence Rogers, Howard Van Lente.

LANDMARK BANK
Established January 22, 1979

401 West Whittier Blvd., La Habra 90631
Tel: (213) 694-6537

Principal Officers: Craig Collette, President & Chief Executive Officer; Kevin Hanifin, Senior Vice President & CFO; Jeffrey Hamilton, Senior Vice President, Loans; Pat Gilbert-Rau, Senior Vice President, Marketing/Personnel.

Directors: Dominick J. Addonizio, M.D., Jack B. Campbell, Charles L. Clayton, Craig D. Collette, Robert C. Glenn, D.D.S., John N. Kelley, Warren J. Kraft, Luther L. Lindauer, Don K. Sutton.

Parent Company: Landmark Bancorp
Branch Offices: (3)

LIBERTY BANK
Established April 7, 1982

500 Linden Avenue, South San Francisco 94080
Tel: (415) 871-2400

Principal Officers: Samuel S. Mosunic, President & Chief Executive Officer; W. Lawrence Malkuch, Executive Vice President & Chief Lending Officer; Larry Nakamura, Vice President & Cashier; Kathleen A. Aronson, Senior Vice President & Corporate Secretary.

Directors: George F. Andreini, Steven M. Berman, Fred Bertetta, Sr., Rich Diodati, Leroy G. Folmer, Remo Imbimbo, Harold R. Larson, Samuel S. Mosunic, Robert A. Pease, John R. Penna, Edward R. Rodondi, Allan L. Rubens.

Subsidiary: 1776 Investments, Inc.
Branch Office: (1)

LIPPO BANK
Incorporated May 11, 1961

711 West College Street, Los Angeles 90012
Tel: (213) 625-8686

Principal Officers: James A. Alexander, President & Chief Executive Officer; Harold R. Arthur, Vice Chairman; Philip C. Wang, Senior Vice President & Cashier; David Chan, Roger Huang, Senior Vice Presidents; Agustinus Setiawan, Controller; Arian Ardie, Kwai K. Chan, Richard Chen, Khon La, Julian Liu, Nannette K. Louie, Thomas T. Ngo, Simon Pang, Diane Poon, Djoni Tatan, Paula A. Thomas, Cheryl M. Wong, Herman Wong, Kenneth Yuen, Gary Zinman, Vice Presidents.

Directors: James A. Alexander, Harold R. Arthur, Gordon M. Bava, John Huang, Gilbert S. Lee, Bie Chuan Ong, T.Y. Wei, Andrew A. Wong, Jr., Alon Yu.

Subsidiary: Bank of Trade Securities Corporation
Branch Offices: (3)

MADERA VALLEY BANK
Incorporated February 28, 1979

324 W. Yosemite Avenue, Madera 93637 **Tel: (209) 673-2271**

Principal Officers: Hal Giomi, President & Chief Executive Officer; John W. Walsh, Senior Vice President & Chief Financial Officer; Mike Wells, Senior Vice President & Senior Loan Officer.

Directors: Richard L. Braddy, Gwen Cain, Edward Grootendorst, Elvan G. Newcomb, Raymond V. Paolucci, Denis Prosperi, Kenneth B. Seibert.

MANILABANK CALIFORNIA
Established July 20, 1983

350 South Figueroa Street, Los Angeles 90071 **Tel: (213) 620-9919**

Principal Officers: Hermilando I. Mandanas, Chairman of the Board; Manolito V. Vitug, Vice Chairman of the Board; David A. Shockney, President & Chief Executive Officer; Soledad A. Loualhati, Assistant Vice President, Cash Operations; Justo T. Gonzalez III, Management Services Officer; Thomas E. Leach, Commercial Loan Officer; Rossini G. Gamalinda, Real Estate Department Manager.

Directors: Hermilando I. Mandanas, Gonzalo G. Puyat, David A. Shockney, Augusto P. Uyenco, Jr., Manolito V. Vitug.

Parent Company: The Manila Banking Corporation

MARINA STATE BANK
Incorporated April 26, 1979

3206 Washington Blvd., Marina del Rey 90292 **Tel: (213) 827-1712**

Principal Officers: Rowan Henry, Chairman of the Board; Allan L. Culliver, President; Ray Anderson, Senior Vice President, Chief Financial Officer & Cashier.

Directors: Joey Baker, S. Bessen, Rowan Henry, Robert Horner, Bill Krech, Howard Ryan, Peggy Schaefer, George Swartz.

MARINERS BANK
Established October 6, 1982

111 Calle de Industrias, San Clemente 92672 **Tel: (714) 498-9600**

Principal Officers: Richard Korsgaard, President & Chief Executive Officer; Richard J. O'Malley, Senior Vice President & Chief Lending Officer; Irma I. Carel, Senior Vice President & Chief Administrative Officer; Betty King, Mary Vasquez, Vice President & Managers; James P. Brady, Vice President, Commercial Loans; Jamie S. Davis, Vice President & Personnel Officer; Douglass Faist, Vice President, Loan Administrator; Kay Lasher, Vice President & Operations Manager.

Directors: Dwayne H. Berger, Harry W. Finigan, Anthony R. Di Giovanni, William G. Kearns, Richard Korsgaard, Don R. McCanne, M.D., William P. Moffatt, M.D., Eric R. Smith, Kenneth B. Smith

Parent Company: Mariners Bancorp
Subsidiary: Bankers Support Services Corporation
Branch Office: (1)

MARITIME BANK OF CALIFORNIA
Incorporated September 21, 1979

2121 Avenue of the Stars, Los Angeles 90067 **Tel: (213) 551-1400**

Principal Officers: Gerry H. Naujok, President & Chief Executive Officer; Doris T. Iglesias, Senior Vice President & Chief Financial Officer; Mary Ann LaBreck, Senior Vice President & Administrator.

Directors: Frank A. Guillen, J. Gregory Hull, C.P.A, Brian R. Magana, Esq., Gerry H. Naujok, Thomas J. Pierry, Esq., Jordan M. Rhodes, M.D., Joost H. Van Adelsberg, M.D.

Branch Offices: (2)

THE MECHANICS BANK OF RICHMOND

Incorporated August 13, 1905

3170 Hilltop Mall Road, Richmond 94806 **Tel: (415) 262-7200**

Principal Officers: E.M. Downer III, Chairman of the Board; William M. Reid, President & Chief Executive Officer; Robert W. Snelling, Executive Vice President; Robert B. Leet, Senior Vice President; Lorean J. Bowden, Vice President & Trust Officer; Kevin Shea, Auditor.

Directors: Robert M. Daiss, E.M. Downer III, Diane Daiss Felton, Elmer J. Freethy, David Larson, William S. Oliver, Joseph Perrelli, Donald E. Pryde, William M. Reid, R. Edgar Sanderson, Robert W. Snelling, Walter Wolffs.

Branch Offices: (14)
Authorized to engage in trust business.

MERCANTILE BANK

Incorporated August 12, 1975

455 Capitol Mall, Sacramento 95814 **Tel: (916) 442-6000**

Principal Officers: Bruce D. Brooks, Chairman of the Board; W. Christian Zach, President & Chief Executive Officer; Robert C. Cook, Secretary; Denis R. Long, Executive Vice President.

Directors: Bruce D. Brooks, Robert Cook, Monte R. Doris, Robert F. Gaines, Wesley B. Lasher, Arlen J. Opper, W. Christian Zach.

METROBANK

Established January 16, 1979

10900 Wilshire Boulevard, Los Angeles 90024 **Tel: (213) 824-5700**

Principal Officers: David Buell, Chairman of the Board & Chief Executive Officer; Robert Roble, Vice Chairman; Robert Bulseco, President; David Malone, Executive Vice President & Chief Financial Officer;

Directors: David Buell, Richard Butler, Peter Caloyeras, Seymour Carr, Dorothy Castro, James Hobson, Rudy Markmiller, Robert Mayer, Laurence Smead, Wallace Wong.

Subsidiary: Metrocorp, Metrobancorp
Branch Offices: (6)

MID-PENINSULA BANK

Incorporated May 7, 1987

420 Cowper Street, Palo Alto 94301 **Tel: (415) 323-5150**

Principal Officers: David L. Kalkbrenner, President & Chief Executive Officer; Murray B. Dey, Executive Vice President; Carol H. Rowland, Senior Vice President & Chief Financial Officer.

Directors: John F. Blokker, Allan F. Brown, Murray B. Dey, Donald Hammond, David L. Kalkbrenner, R. Hewlett Lee, M.D., Helen C. Leong, George M. Marcus, Duncan L. Matteson, Robert W. Murphy, Jr., Donald H. Seiler, Warren R. Thoits, Edwin E. Van Bronkhorst.

MID-STATE BANK

Incorporated December 12, 1960

1026 Grand Avenue, Arroyo Grande 93420 **Tel: (805) 489-4293**

Principal Officers: Albert L. Maguire, Chairman of the Board; Carrol R. Pruett, President; Daryl L. Flood, Executive Vice President; Raymond E. Jones, Executive Vice President & Chief Financial Officer; James Moore, Senior Vice President; Thomas E. Reese, Senior Vice President & Senior Credit Officer.

Directors: Roy W. Burke, Clifford H. Clark, Daryl L. Flood, Raymond E. Jones, Albert L. Maguira, Greg Morris, Carrol R. Pruett.

Subsidiaries: MSB Properties Inc., Mid Coast Land Company
Branch Offices: (23)

MID VALLEY BANK

Incorporated October 24, 1974

950 Main Street, Red Bluff 96080 **Tel: (916) 527-7614**

Principal Officers: Ray Crane, Chairman of the Board; John B. Dickerson, President & Chief Executive Officer; Gary E. Bossuot, Vice President & Chief Financial Officer; Kenneth Coplen, Vicky D. Reilly, Jerry Steele, Michael Tandy, Norris Wilson, Vice Presidents; Robert Kerstiens, Secretary.

Directors: Gary E. Bossuot, Ray Crane, Douglas Dale, John B. Dickerson, James Froome, Malcolm S. Hall, James Hoffman, Robert C. Jones, Lyndon G. Johnson, Robert Kerstiens, C.D. McConville, Robert Swank, J.B. Wilbourn.

Branch Office: (1)

MITSUI MANUFACTURERS BANK

Incorporated June 26, 1962

515 So. Figueroa Street, Los Angeles 90071 **Tel: (213) 489-6200**

Principal Officers: Yutaro Hayashi, Chairman of the Board & Chief Executive Officer; Jerry W. Johnston, President & Chief Operating Officer; Peter E. Lowe, Executive Vice President & Chief Financial Officer; William J. Labelle, Executive Vice President & Chief Administrative Officer; James R. Brewer, Paul G. Ling, Executive Vice Presidents; Donald Noseworthy, Senior Vice President & Chief Auditor; Joyce Kaneda, Senior Vice President & Controller; James W. O'Neil, Senior Vice President, Secretary & General Counsel.

Directors: George Arkin, Minoru Fukushima, Robert E. Getz, Claude O. Goldsmith, Mrs. Lee Graff, John Hartwell, Yutaro Hayashi, Jerry W. Johnston, Kenichi Kamiya, John F. Kimberling, [illegible]aruo Otsubo.

Parent Company: The Mitsui Taiyo Kobe Bank Ltd.
Subsidiary: M.B. Leasing Corporation
Branch Offices: (11)

MODESTO BANKING COMPANY

Incorporated June 9, 1978

1120 - 11th Street, Modesto 95354 **Tel: (209) 577-5151**

Principal Officers: Jeffrey P. Burda, President; Jeff Considine, Vice President, Controller; Gail D. Carbiener, Vice President, Marketing/Personnel; Jim Poore, Vice President & Senior Credit Officer; Marilyn Firebaugh, Vice President, Operations Administrator.

Directors: Caleb N. Alldrin, Jeffrey P. Burda, Hugh P. Barton, Clarkson B. Bradford, Jr., James R. Clarke, Joseph E. Fulford, George S. Gagos, Nicoll F. Galbraith, M.D., John D. Hynes, Thomas Sawyer, Hal W. Sconyers, Raymond Simon, Jack A. Ulrich.

Parent Company: MBC Corporation
Branch Offices: (2)
Authorized to engage in trust business.

MONARCH BANK

Incorporated October 3, 1979

30000 Town Center Drive, Laguna Niguel 92677 **Tel: (714) 495-3300**

Principal Officers: E. Lynn Caswell, Chairman of the Board, President & Chief Executive Officer; Robert A. Regan, Executive Vice President; William C. Demmin, Senior Vice President & Chief Financial Officer.

Directors: Don A. Beckenbaugh, Rice E. Brown, E. Lynn Caswell, Raymond B. Cox, Thomas L. Lowe, Everett I. Mangam, William W. McKinley, Margaret Redmond, Henry E. Schielein, Robert S. Warner.

Parent Company: Monarch Bancorp
Subsidiary: M.B. Mortgage Company, Inc.

MONTEREY COUNTY BANK
Incorporated August 30, 1976

665 Munras Avenue, Monterey 93942 **Tel: (408) 649-4600**

Principal Officers: Charles T. Chrietzberg, Jr., Chairman of the Board & Chief Executive Officer; C. Fred Rowden, President & Chief Lending Officer; Patricia A. Miniaci, Executive Vice President & Secretary; Frank Lippman, Vice President & Cashier; Jeffery E. Walbeck, Senior Vice President & Chief Operating Officer.

Directors: Sharon Bates, Charles T. Chrietzberg, Jr., Sandra Chrietzberg, Peter J. Coniglio, John Lotz, C. Frederick Rowden.

Branch Office: (1)

NAPA VALLEY BANK
Incorporated February 17, 1970

One Financial Plaza, Napa 94558 **Tel: (707) 255-8300**

Principal Officers: James A. Maggetti, Chairman of the Board; Steven I. Barlow, President & Chief Executive Officer; Robert J. Patterson, Executive Vice President & Chief Operating Officer; John F. Goodsell, Senior Vice President, Administrative Services; Shirley Hooks, Senior Vice President & Senior Loan Officer.

Directors: Steven I. Barlow, Edmond F. Brovelli, Jr., James A. Maggetti, Dwight H. Murray, Jr., M.D., Earl Randol, Robert H. Zeller.

Parent Company: Napa Valley Bancorp
Subsidiary: Napa Valley Development Company
Branch Offices: (8)

NORTH COUNTY BANK
Incorporated December 28, 1973

444 S. Escondido Blvd., Escondido 92025 **Tel: (619) 743-2200**

Principal Officers: James M. Gregg, President; Rodney D. Jones, Executive Vice President; Gary T. Clem, Tom Heckendorn, Michael J. Gilligan, Senior Vice Presidents.

Directors: Alan P. Chamberlain, G. Bruce Dunn, James M. Gregg, Ronald K. Goode, Rodney D. Jones, Eric D. Kroesche, Jack Port, Clarence R. Smith, Raymond V. Stone, Burnet F. Wohlford.

Parent Company: North County Bancorp
Subsidiary: NCB Mortgage Company
Branch Offices: (4)

NORTH VALLEY BANK
Incorporated September 19, 1972

1327 South Street, Redding 96001 **Tel: (916) 243-8600**

Principal Officers: Rudy V. Balma, Chairman of the Board; Donald V. Carter, President & Chief Executive Officer; James F. Cowee, Executive Vice President; Fred A. Drake, Senior Vice President & Cashier; Robert G. Jones, Senior Vice President & Loan Administrator; Sharon L. Benson, Vice President, Accounting.

Directors: Rudy V. Balma, Donald V. Carter, Raymond V. Darby, C.J. Ferreira, Alan T. Hill, Bill G. Minton, Kelly V. Pierce, Richard K. Smart.

Parent Company: North Valley Bancorp
Branch Offices: (7)

OCEANIC BANK
Incorporated December 1, 1980

130 Battery Street, San Francisco 94111 **Tel: (415) 392-0642**

Principal Officers: Gilbert Y. Peng, President & Chief Executive Officer; Parker Chin, Senior Vice President; James E. Basuino, Vice President; Estrella Uy, Treasurer.

Directors: Frank W.K. Chan, John K.L. Chan, Romeo Y. Co, Willy S. Co., David C. Kenny, Herbert W. Natzke, Mariano C. Tanenglian, Estrella Uy.

Parent Company: Oceanic Bank Holding, Inc.
Branch Office: (1)

OJAI VALLEY BANK
Incorporated July 26, 1972

1207 Maricopa Road, Ojai 93023 **Tel: (805) 646-0111**

Principal Officers: John R. Reynolds, President; Thomas L. Farmer, Executive Vice President; Shari Skinner, Vice President & Chief Financial Officer.

Directors: I. Sam Cheng, Thomas L. Farmer, T.E. Gan, T.H. Gan, M.D., Ock-Min Gin, Bie Ong, Alan Rains, John Reynolds.

Branch Office: (1)

ONECENTRAL BANK
Incorporated March 29, 1972

411 North Central Avenue, Glendale 91203 **Tel: (818) 500-4400**

Principal Officers: Robert W. Stevenson, Chairman of the Board & Chief Executive Officer; J. Nick Baker, President & Chief Operating Officer; John P. Lang, Senior Vice President & Chief Financial Officer.

Directors: Eric A. Ashton, J. Nick Baker, Robert G. Deal, John C. Hedlund, Jerold F. Milner, Robert W. Stevenson.

Subsidiaries: CBG, Inc., CB Service Corporation, Cendale Development Company, Central Exchange Corporation, Verdugo Escrow Company.
Branch Office: (1)

OVERLAND BANK
Incorporated August 26, 1982

27710 Jefferson Avenue, Temecula 92390 **Tel: (714) 676-6700**

Principal Officers: Allan R. McDonald, President & Chief Executive Officer; Donald K. Engdahl, Executive Vice President & Credit Administrator; Kevin Halgas Jillson, Senior Vice President, Cashier & Chief Financial Officer.

Directors: Norman W. Achen, Frank E. Freeman, John C. Hoover, Dr. Williard D. Ommert, Margaret D. Penfold, Leo E. Roripaugh.

PACIFIC BUSINESS BANK
Established April 2, 1984

510 West Carson Street, Carson 90745 **Tel: (213) 533-1456**

Principal Officers: James P. Bradley, Chairman of the Board; C. Glen Higuchi, President & Chief Executive Officer; Robert W. McCormick, Senior Vice President & Credit Administrator; Heidi M. Mealy, Senior Vice President & Chief Financial Officer; Ronald J. Campbell, Senior Vice President.

Directors: Tetsuo T. Asato, James P. Bradley, Richard H. German, M.D., C. Glen Higuchi, CPA, J.D., John Loo, Esq., Warren Harvard Low, O.D., Mary M. Mann, Katsuyoshi Ken Ogawa, Craig K. Ota, D.D.S., Yoshio Joe Sakamoto, Paul Schneider, Thomas R. Wiener, M.D., John H. Wiggins, Ph.D., P.E.

Branch Office: (1)

PACIFIC COMMERCE BANK
Established April 9, 1984

1196 Third Avenue, Chula Vista 92011 **Tel: (619) 422-2265**

Principal Officers: Tom Michelli, President & Chief Executive Officer; Larry S. Miller, Executive Vice President; Royce Jensen, Senior Vice President & Cashier; Jim Frederickson, Vice President; Mary Rankin, Assistant Vice President; Joan Garner, Assistant Vice President & Loan Officer; Bill Hoadley, Assistant Vice President, Loans.

Directors: Glen Birch, Wadie Deddeh, Robert Evans, O.D., Frank Ferreira, Tom Michelli, James J. Norton, M.D., Alfred Salganick, M.D., Paul Schulman, M.D., Yolanda Ugalde de Uzarraga.

PACIFIC HERITAGE BANK
Incorporated May 6, 1980

3440 Torrance Boulevard, Torrance 90503 **Tel: (213) 540-3060**

Principal Officers: Vincent Okamoto, Chairman of the Board & Chief Executive Officer; Thomas N. Okamura, President & Chief Operating Officer; Samuel J. Fukushima, Regional Vice President; Robert Maestas, Senior Vice President & Senior Loan Officer; Martin Moreau, Fumiko Schade, May Sueyoshi, Senior Vice President & Branch Managers; Shari Yaros, Vice President & Chief Financial Officer; Betti J. Kagawa-Martinez, Vice President & Cashier.

Directors: Masao Awakuni, Gerald Fukui, Kenneth Hayashi, Edwin Hiroto, Carol Magee, Vincent Okamoto, Thomas Okamura, Wade Olson, Gary Stock, George Ward, Sadie Wasserman.

Subsidiary: P.H.B. Investments, Inc.
Branch Offices: (2)

PACIFIC INLAND BANK
Established March 23, 1984

888 South West Street, Anaheim 92802 **Tel: (714) 563-5100**

Principal Officers: Ronald L. Askew, Chairman of the Board, President & Chief Executive Officer; David E. Clary, Senior Vice President & Senior Real Estate Lending Officer; Kenneth J. Cummins, Senior Vice President & Senior Trust Officer; James Duffy, Vice President, S.B.A. Loan Department; John C. McLaren, Senior Vice President & Senior Loan Administration Officer; Shannon E. Vinson, Senior Vice President & Cashier; Peggy Hansen-Ucciferri, Senior Vice President & Senior Operations Officer.

Directors: Ronald L. Askew, Robert Cashman, Warren H. Kelsey, Richard J. Meyer, Melvin E. Miller, Michael Ridley, Cliff Ronnenberg.

Parent Company: Pacific Inland Bancorp
Subsidiaries: PIB Mortgage Company
Authorized to engage in trust business.

PACIFIC STATE BANK
Established November 2, 1987

246 East Main Street, Stockton 95202 **Tel: (209) 943-7400**

Principal Officers: Al Van Veldhuizen, President & Chief Executive Officer; Robert L. Larson, Vice President & Chief Financial Officer, Steven A. Rosso, Senior Vice President.

Directors: Michael L. Dalton, Harold Hand, M.D., Patricia A. Hatton, M.D., Edward S. Hazard, Michael Hodgson, Steven J. Kikuchi, Steven Mandel, M.D., Yosh Mataga, Steven A. Rosso, Kathleen Verner, Guido Segarini, Al Van Veldhuizen, Philip B. Wallace.

Branch Office: (1)

PACIFIC WESTERN BANK
Incorporated March 10, 1870

333 West Santa Clara Street, San Jose 95113 **Tel: (408) 244-1700**

Principal Officers: Phillip R. Boyce, Chairman of the Board & Chief Executive Officer; James R. Kenny, President & Chief Operating Officer; James R. Barranti, Executive Vice President & Cashier; Fariey A. Gouner, Richard P. Loupe, Executive Vice Presidents; Ted Teruo Kitada, Executive Vice Presidents & General Counsel; David A. Anderson, Senior Vice President & Chief Financial Officer.

Directors: James R. Barranti, Nelo G. Borelli, Phillip R. Boyce, Nell Sesnon Cliff, Anthony J. Damore M.D., Joseph K. Green, II, James R. Kenny, Richard C. Lindberg, R.E., Locatelli, Elinor W. Mansfield, Joseph P. Parisi, Richard M. Pitagora, Frank E. Ritchey, Jr., Sidney R. Sogolow, M.D.

Parent Company: Pacific Western Bancshares, Inc.
Subsidiaries: Pacific Trust Company, Pacific Western Financial, Western Capital Management
Branch Offices: (26)

PAN AMERICAN BANK
Incorporated February 4, 1971

3626 East First Street, Los Angeles 90063 **Tel: (213) 264-3310**

Principal Officers: Romana Acosta Banuelos, Chairperson & President; Jose S. Ocampo, Internal Auditor.

Directors: Romana Acosta Banuelos, Robert Gallegos, Richard A. Ibanez, Lionel B. Mestas, Alfonso Najera, Ramon S. Ramos, Ricardo R. Robles, David Scarbrough, Carlos A. Torres, Salvador Varela.

Branch Offices: (2)

PENINSULA BANK OF COMMERCE
Incorporated March 24, 1981

1001 Broadway, Millbrae 94030 **Tel: (415) 697-4333**

Principal Officers: George R. Corey, Chairman of the Board; Thomas H. State, President & Chief Executive Officer; Thomas T. Pangelinan, Senior Vice President & Chief Financial Officer; Cecil C. Coughran, Executive Vice President & Senior Loan Officer.

Directors: Francis G. Azzopardi, George R. Corey, Paul F. Deihle, Robert A. Marshall, James S. O'Connor, William J. Schneider, Thomas H. State, Michael E. Vano, Joseph W. Welch.

Subsidiary: Peninsula Real Estate Corporation
Branch Office: (1)

PENINSULA BANK OF SAN DIEGO
Incorporated May 3, 1974

1331 Rosecrans Street, San Diego 92106 **Tel: (619) 226-5431**

Principal Officers: John G. Rebelo, Jr., Chairman of the Board & President; Lawrence G. Alameda, Larry L. Willette, Executive Vice Presidents; Barbara Hosaka, Senior Vice President.

Directors: M. Loren Burrell, William E. Cole, Sr., Arthur De Fever, James E. Fink, Richard J. Lareau, Anthony Mauricio, Jr., Frank C. Owen, Ruth Pruett, John G. Rebelo, Jr.

Branch Offices: (3)

PIONEER BANK
Established May 14, 1981

110 East Wilshire Avenue, Fullerton 92632 **Tel: (714) 773-0600**

Principal Officers: William K. Hood, Chairman of the Board; Richard B. Boyle, President & Chief Executive Officer; Gerald Baden, Executive Vice President, Real Estate Department; Robert Cabrera, Senior Vice President & Chief Financial Officer; Paul Prichard, Senior Vice President, Loan Administration.

Directors: Richard B. Boyle, Leadie M. Clark, Albert J. Crosson, William K. Hood, Louis B. Horwitz, Charles V. Mihaylo, Neil R. Shannon, Thomas C. Siffermann.

Parent Company: Pioneer Bancorp
Branch Offices: (2)

PLACER BANK OF COMMERCE
Incorporated June 4, 1982

1720 Douglas Boulevard, Roseville 95661 **Tel: (916) 786-7905**

Principal Officers: C.J. Yost, President & Chief Executive Officer; Roland E. Nadeau, Executive Vice President & Credit Administrator; Richard M. Meyer, Senior Vice President & Chief Financial Officer.

Directors: Harold G. Burton, William J.H. Finger, Levi D. Kuhn, Nancy F. Lea, James S. O'Connor, Valerie D. Otis, E.L. Smith Jr., C.J. Yost.

Parent Company: Placer Bancorporation

PLAZA BANK OF COMMERCE
Incorporated November 21, 1978

55 Almaden Boulevard, San Jose 95113 **Tel: (408) 294-8940**

Principal Officers: J.W. Conner, Chairman of the Board & Chief Executive Officer; Patricia N. Lowell, President & Chief Operating Officer; L. Robert Connelly, Executive Vice President & Chief Financial Officer; Walter T. Kaczmarek, Richard J. Casey, Executive Vice Presidents; Michael R. Ong, Executive Vice President & Senior Loan Officer; Gregory K. Belanger, Senior Vice President; Rebecca A. Levey, Vice President & Corporate Secretary.

Directors: Theodore J. Biagini, Maxwell H. Bloom, Jack C. Carsten, Richard J. Casey, Jack W. Conner, J. Philip DiNapoli, Bruce C. Edwards, G. Drew Gibson, Patricia N. Lowell, Lowell W. Morse, Lewis N. Wolff.

Parent Company: Plaza Commerce Bancorp
Branch Offices: (3)

PLUMAS BANK
Established December 13, 1980

336 West Main Street, Quincy 95971 **Tel: (916) 283-6808**

Principal Officers: Jerry V. Kehr, Chairman of the Board; William E. Elliott, President & Chief Executive Officer; Douglas N. Biddle, Senior & Cashier; Dennis Irvine, Vice President & Loan Administrator.

Directors: Alvin G. Blickenstaff, William E. Elliott, Gerald Fletcher, Arthur Grohs, Jerry V. Kehr, Ernest G. Leonhardt, Robert Moon, Terry Reeson, Robert F. Schoensee, Walter Sphar, Jessie Wellenbrock.

Branch Offices: (5)

PREMIER BANK
Incorporated June 23, 1981

9045 Corbin Avenue, Northridge 91324 **Tel: (818) 886-6707**

Principal Officers: Thomas W. Rosa, President & Chief Executive Officer; Gabriel Etcheverry, Executive Vice President/Loan Administrator; Simone Lagomarsino, Executive Vice President & Chief Financial Officer; John K. Irving, Senior Vice President/Director of Operations.

Directors: Everett Farnham, S. Aaron Feder, Richard Hartzler, Winfield Hughes, Donald Martyn, Joyce Pabst, C.K. Tseng, Conway Ulyate.

Branch Offices: (2)

RANCHO BANK
Incorporated November 27, 1978

530 W. Bonita Avenue, San Dimas 91773 **Tel: (714) 599-0871**

Principal Officers: John Giambi, President & Chief Executive Officer; Lyle L. Bonham, Executive Vice President & Senior Loan Officer; Jerry M. Burgh, Senior Vice President; Susan M. Tyra, Senior Vice President & Cashier.

Directors: Leroy A. Bell, Richard R. Crandall, Jr., D.V.M., John G. Giambi, Dr. Robert H. Gregg, William J. Hendricksen, Victor L. Lipmeyer, Tamara Miller, Jeffry Marrone, Pat Wastal.

Branch Offices: (2)

REDDING BANK OF COMMERCE
Established October 22, 1982

1177 Placer Street, Redding 96001 **Tel: (916) 241-2265**

Principal Officers: Robert C. Anderson, Chairman of the Board; Harry L. Grashoff, Jr., President & Chief Executive Officer; Russell L. Duclos, Executive Vice President & Senior Loan Officer; Linda J. Miles, Senior Vice President & Cashier; Patrick J. Moty, John C. Rainey, Vice Presidents and Loan Officers; Dale D. Cordis, Vice President, Loan Production Office.

Directors: Robert C. Anderson, Daniel C. Beyer, Jr., Welton L. Carrel, John C. Fitzpatrick, Harry L. Grashoff, Jr., Richard W. Green, Charles E. Metro, Eugene L. Nichols, William L. Nystrom, Lee W. Salter.

Parent Company: Redding Bancorp
Subsidiaries: Redding Service Corp., RBC Development Corp.

REDLANDS CENTENNIAL BANK
Incorporated March 27, 1990

233 East State Street, Redlands 92373 **Tel: (714) 798-3611**

Principal Officers: William E. Diethrich, President & Chief Executive Officer; Susan Martin, Vice President & Chief Credit Officer; Beth Sanders, Vice President & Chief Financial Officer.

Directors: Carole Beswick, Vaughn Bryan, William Diethrich, Janice Hicks Fisher, Stephen Guggisberg, Ronald Jeffrey, William McCalmon, Patrick Meyer, William Solberg, J.J. Ramirez, Douglas Welebir.

REDWOOD BANK
Established January 7, 1963

735 Montgomery Street, San Franicsco 94111 **Tel: (415) 788-3700**

Principal Officers: Bruce W. Leppla, President & Chief Executive Officer; Frederick C. Hoey, Senior Vice President & Chief Administrative Officer; David T. Currie, Senior Vice President.

Directors: Philip T. Ang, Anthony S. Dee, Gordon H. Dohemann, Robert L. Harmon, Teodoro T. Laguatan, Bruce W. Leppla, John B. Molinari, John C. Siemens, M.D., Manuel B. Zamora, Jr.

Parent Company: Redwood Bancorp
Subsidiary: Burdell Corporation
Branch Offices: (3)
Authorized to engage in trust business.

REGENCY BANK
Incorporated March 1, 1985

5240 North Palm, Fresno 93704 **Tel: (209) 438-2600**

Principal Officers: Steven F. Hertel, President; Dan Ramirez, Senior Vice President.

Directors: Joseph Castanos, John R. Geis, Steven F. Hertel, Roy Jura, Sumio Kubo, Gary L. McDonald, Barbara Palmquist, Jack Papazian, David N. Price, Daniel R. Suchy, Waymon E. Watts.

Subsidiary: Regency Service Corporation
Branch Offices: (2)

REPUBLIC BANK
Incorporated August 20, 1973

23133 Hawthorne Boulevard, Torrance 90509 **Tel: (213) 378-8483**

Principal Officers: Sebastian R. Giuliano, Chairman of the Board; William B. Oberholzer, President & Chief Executive Officer; Carl C. Maier, Senior Vice President & Chief Financial Officer; Jo Grady-Stone, Richard D. Kern, James H. Ketchersid, J. Roslyn Lightfoot, Brent Yoshimura, Senior Vice Presidents; Gary Lucore, Richard Reed, Rick Sharp, Branch Managers; Grace I. Heinz, Corporate Secretary.

Directors: Paul T. Bannai, Rhonda L. Cress, Sebastian R. Giuliano, Scott B. Goldsher, Terence J. Matthews, Henry Zdonek.

Parent Company: American Republic Bancorp
Branch Offices: (3)

RIVER CITY BANK
Established November 1, 1963

825 K Street Mall, Sacramento 95814 **Tel: (916) 920-2265**

Principal Officers: Jon S. Kelly, Chairman of the Board; Peter J. Raffetto, President & Chief Executive Officer; Paula Carrigan, Vice President & Secretary; Donald K. Hansen, Treasurer; James F. Birmingham, Executive Vice President; Gary R. Strachn, Senior Vice President & Chief Financial Officer; Rodney E. Lane, Senior Vice President & Branch Administrator; Rodney J. Sievers, Senior Vice President; Pamela L. West, Senior Vice President & General Auditor; Jeanne Reaves, Senior Vice President & Senior Credit Administrator; Gary T. Hartwick, Senior Vice President/Commercial Loans.

Directors: James F. Birmingham, F. Frederick Brown, Wing K. Fat, F. Joseph Gwerder, Donald K. Hansen, Jon S. Kelly, Robert E. Kelly, Harold T. Nielsen, Kenneth B. Noack, Peter J. Raffetto.

Parent Company: RCB Corporation
Subsidiaries: RCB Property Corporation, River City Money Management Company
Branch Offices: (6)

SACRAMENTO COMMERCIAL BANK
Incorporated December 20, 1983

525 'J' Street, Sacramento 95814 **Tel: (916) 443-4700**

Principal Officers: Daryl B. Foreman, President & Chief Executive Officer; James A. Sundquist, Executive Vice President & Chief Financial Officer; Robert H. Muttera, Executive Vice President & Senior Credit Officer.

Directors: Kenneth M. Adamson, William T. Chatham, James R. Corbett, Daryl B. Foreman, Clark Randolph Graham, Robert H. Muttera, K. Mark Nelson, James A. Sundquist, Robert E. Young.

SAFRABANK (CALIFORNIA)
Established May 4, 1984

16311 Ventura Boulevard, Encino 91436 **Tel: (818) 981-8380**

Principal Officers: Jeffrey C. Keil, Chairman of the Board; John J. Feldman, President & Chief Executive Officer; Ernest Ginsberg, Corporate Secretary; Manoocher Saadian, Senior Vice President; Glen Gregos, Dee Trost, Senior Vice Presidents, Cashier & Security Officer; Lester Traub, Senior Vice President & Chief Financial Officer; Larry Fairman, Vice President; Brian Hayes Gregson, Vice President, Collateral Loan Division.

Directors: John J. Feldman, Ernest Ginsberg, Jeffrey C. Keil, Thomas McCarter, Vito S. Portrera.

Parent Company: SafraCorp California
Branch Offices: (2)

SAN BENITO BANK
Established April 4, 1984

300 Tres Pinos Road, Hollister 95023 **Tel: (408) 637-2265**

Principal Officers: Gerald T. McCullough, Chairman of the Board; Edward T. Stephenson, President & Chief Executive Officer; Ron L. Roberts, Senior Vice President, Victor Davis, Vice President & Cashier.

Directors: Thomas F. Barry, Ronald L. Darby, M.D., Albert F. Guerra, Gerald T. McCullough, John D. Maness, David M. Porteur, Frank J. Sabbatini, Ray A. Sabbatini, Enos N. Silva, Edward T. Stephenson, Robert W. Yant.

SAN DIEGO TRUST & SAVINGS BANK
Established in 1889

540 Broadway, San Diego 92101 **Tel: (619) 557-2200**

Principal Officers: Daniel D. Herde, President & Chief Executive Officer; Brian H. Gowland, Senior Executive Vice President & Chief Operating Officer; Duane Drake, Executive Vice President & Chief Financial Officer; Jerold J. Rinck, Executive Vice President & Senior Credit Officer.

Directors: Clair W. Burgener, Anne L. Evans, S. Robert Frazee, Jr., G.T. Frost, Jr., Daniel D. Herde, Edgar A. Luce, Jr., Warner C. Lusardi, Leonard Marks, Jr., Arthur L. Rivkin, Harley K. Sefton, Albert E. Trepte, Thomas R. Vecchione.

Parent Company: San Diego Financial Corporation
Branch Offices: (49)
Authorized to engage in trust business.

SAN GABRIEL VALLEY BANK
Incorporated July 21, 1972

3920 North Peck Road, El Monte 91732 **Tel: (818) 579-5450**

Principal Officers: Edward E. Abtin, Chairman of the Board & President; Barbara B. Stephens Dunn, Vice President & Cashier; Terry Jenkins, Denise McAlpine, James Zentner, Vice Presidents.

Directors: Edward E. Abtin, Barbara B. Stephens Dunn, Michael L. Falabrino, Terry Jenkins, Gordon Ludwig, Ron Sloan.

Branch Offices: (3)

SAN JOAQUIN BANK
Incorporated February 29, 1980

1301 17th Street, Bakersfield 93301 **Tel: (805) 395-1610**

Principal Officers: Bart Hill, President & Chief Executive Officer; Richard Northey, Executive Vice President; Stephen M. Annis, Senior Vice President & Cashier.

Directors: Louis J. Barbich, E.G. Berchtold, John Brock, Sr., Curtis Darling, Cleo M. Foran, Edward C. Green, Bart Hill, Bruce Maclin, R.B. Montgomery, Stan Perisich.

Subsidiary: Kern Island Company
Branch Office: (1)

SANTA BARBARA BANK & TRUST
Established March 18, 1960

20 East Carrillo Street, Santa Barbara 93101 **Tel: (805) 564-6400**

Principal Officers: Donald M. Anderson, Chairman of the Board; David W. Spainhour, President; John McGrath, Senior Vice President & Chief Administrative Officer; John Murphy, Senior Vice President; Kent M. Vining, Senior Vice President & Chief Financial Officer; Jay Donald Smith, Senior Vice President, General Counsel & Secretary, David Abts, John Cover, John Ziegler, Senior Vice Presidents.

Directors: Donald M. Anderson, Edward E. Birch, B.P. Blasingame, Frank Barranco, Richard Davis, Anthony Guntermann, Dale E. Hanst, Harry B. Powell, David W. Spainhour.

Parent Company: Santa Barbara Bancorp
Branch Offices: (10)
Authorized to engage in trust business.

SANTA MONICA BANK
Incorporated February 3, 1928

1251-4th Street, Santa Monica 90401 **Tel: (213) 394-9611**

Principal Officers: Joe L. Walling, Chairman of the Board & Chief Executive Officer; Aubrey L. Austin, President & Chief Operating Officer; Richard E. Lawrence, Michael L. Walling, Executive Vice Presidents; Gerald B. Bruver, Madlyn T. Doran, Richard A. Gaunt, Ronald D. Makela, John A. McIntire, Dario O. Quiroga, Richard D. Ratkovic, Brian W. Shea, Senior Vice Presidents; George W. Collins, James L. Grubbs, Legal Counsels.

Directors: Aubrey L. Austin, Bruce C. Blickensderfer, Doris J. Carver, W. Paul Carver, Joe Crail, John W. Garacochea, L. Wayne Harding, Charles F. Hathaway, Ralph W. Kiewit, Jr., Charles R. Sievers, Joe L. Walling.

Subsidiary: Santa Monica Bay Investment Corporation
Branch Offices: (7)
Authorized to engage in trust business.

SANWA BANK CALIFORNIA

Incorporated July 28, 1971

444 Market Street, San Francisco 94111 **Tel: (415) 597-5000**

Principal Officers: Teruyoshi Yasufuku, Chairman of the Board; Masahiro Yoda, President & Chief Executive Officer; Kimisuke Fujimoto, Robert H. Cooke, Susumu Tsuchida, Senior Executive Vice Presidents; Kenichi Sakurai, Executive Vice President & Secretary; Richard J. Davis, Arlene Gould, Larry D. Layne, Melvin O. Redford, Howard E. Ritt, E.F. Wideman, Gregory R. Willert, Robert W. Wilson, Wilson, Executive Vice Presidents; Camelia K. Barsoum, Charles C. Bond, James C. Cordle, Susan H. Fowler, Gene Galloway, Shinji Hamasaki, Clifford G. Hill, William J. Lewis, Brian M. McDonald, Brian Minasian, Tsuyoshi Miyachi, Clifford E. Slater, Gordon J. Wahlgren, Senior Vice Presidents; David R. Harrington, John C. Irwin, Margaret A. Merrett, Meyer Roth, Vice Presidents.

Directors: Robert H. Cooke, Minoru Eda, Yukihiro Fujiwara, John W. Jalonen, Gerald F. Holt, Vilma S. Martinez, Robert E. Pellissier, William B. Ross, Jack D. Tomlinson, Susumu Tsuchida, James C. Van Horne, Teruyoshi Yasufuku, Masahiro Yoda.

Parent Company: The Sanwa Bank Limited
Subsidiaries: Sanwa Mortgage Corporation of California, Golden State Sanwa Bancleasing, First Bancorp, ORE, Inc., Sanwa California Trust Company (Cayman) Limited.
Branch Offices: (109)
Authorized to engage in trust business.

SAVINGS BANK OF MENDOCINO COUNTY

Incorporated November 28, 1903

200 No. School Street, Ukiah 95482 **Tel: (707) 462-6613**

Principal Officers: Charles Shimmin, Chairman of the Board; Charles B. Mannon, President; Floyd A. Ross, Executive Vice President & Secretary; Roger K. Howard, Senior Vice President; Wayne E. Pittman, Vice President & Cashier; William L. Dunham, Ernest Harpe, James Harrison, Marin J. Lombardi, Gary Mirata, Gary H. Morrison, Stella Moschetti, Paul R. Shimmin, Vondalee Weston, Vice Presidents; Bruce Little, Assistant Vice President & Controller.

Directors: Donald T. Guthrie, Walter Eversole, Ron Ledford, Charles B. Mannon, Mary M. March, Henry E. Mercer, Robert Nielson, L.M. Ruddick, Joseph B. Scott, Charles Shimmin.

Subsidiary: Savings Bank Building Corporation
Branch Offices: (7)

SCOTT VALLEY BANK

Incorporated February 4, 1902

515 So. Broadway, Yreka 96097 **Tel: (916) 842-6141**

Principal Officers: Dwight Roberts, President; Roger Fellows, Vice President & Credit Administrator; John Linton, Vice President & Chief Financial Officer.

Directors: Edgar Foss, Stanley Friden, Paul W. Learner, O.J. LeBaron, O.B. Parks, Albert H. Newton, Jr., Robert H. O'Hair, Michael D. Schneider, Michael P. Newton, James Wilson.

Parent Company: Learner Financial Corporation
Branch Offices: (5)

SCRIPPS BANK

Established January 16, 1984

7817 Ivanhoe Avenue, La Jolla 92037 **Tel: (619) 456-2265**

Principal Officers: F. Seth Brown, Vice Chairman; Ronald J. Carlson, President & Chief Executive Officer; Robert L. Grendell, Senior Vice President, Chief Financial Officer & Cashier; Martin C. Dickinson, Douglas H. Evans, James Hartung, Walter F. Matranga, Richard J. Roncaglia, Senior Vice Presidents.

Directors: Robert Beyster, F. Seth Brown, Christopher Calkins, Ronald J. Carlson, Martin C. Dickinson, H. Vinson Grice, Christopher McKellar, James McKellar, W.F. Miller, Jr., William Nelson, Robert Warwick.

Authorized to engage in trust business.

SECURITY PACIFIC STATE BANK
Established May 18, 1984

14222 Culver Drive, Irvine 92714 Tel: (714) 552-6100

Principal Officers: Duane D. Rickard, President; Vira Jo Denny, Vice President & Treasurer; Ralph J. Zewtow, Vice President.

Directors: Nicholas B. Binkley, Darell W. Choate, William Czerniewicz, Maurice K. DeWolff, John D. Griffith, William T. Hughes, James N. Koury, Ronald W. Lee, Peter E. Lowe, Terry E. Perucca, Duane D. Rickard.

Parent Company: Security Pacific Corporation
Subsidiaries: Security Pacific Banking Systems, Inc., Security Pacific Organizational Consultants, Inc., Security Pacific State Bank Leasing, SPC Software Services, Inc., Summit Information, Inc., Security Pacific Frost Trinen, Security Pacific Development Co., Inc., Security Pacific Marketing Services.
Branch Offices: (2)

SEOUL BANK OF CALIFORNIA
Established October 3, 1988

3000 West Olympic Boulevard, Los Angeles 90006 Tel: (213) 386-4262

Principal Officers: Shi Hyock Ahn, President & Chief Executive Officer; Geun Yong Choi, Executive Vice President; Chung Ha Lee, Vice President & Controller; Rick Escarcega, Vice President & Senior Loan Officer; Won Taek Kim, Yong Hwan Kim, Vice Presidents; David Lee, Vice President & Cashier.

Directors: Shi Hyock Ahn, Geun Yong Choi, Woo Taek Chung, Sebong Hong, Kee Jun Lee, Yong Don Kim, Kyung Soo Kang.

Parent Company: Bank of Seoul

SILICON VALLEY BANK
Established October 17, 1983

3000 Lakeside Drive, Santa Clara 95054 Tel: (408) 980-0766

Principal Officers: Roger V. Smith, President & Chief Executive Officer; J. Kerins, Executive Vice President & Senior Credit Officer; Miles McCormick, Executive Vice President, Real Estate Division; Harry Kellogg, Executive Vice President, Technology Division; Thomas J. O'Connor, C.P.A., Executive Vice President & Chief Financial Officer.

Directors: Gary K. Barr, Clarence J. Ferrari, Jr., Henry M. Gay, Daniel J. Kelleher, J. Kerins, Allan C. Kramer, M.D., Benjamin E. Millerbis, Thomas J. O'Connor, Roger V. Smith, Barry A. Turkus, Ann R. Wells.

Parent Company: Silicon Valley Bancshares
Branch Offices: (5)

SIMI VALLEY BANK
Incorporated November 1, 1979

1475 East Los Angeles Avenue, Simi Valley 93065 Tel: (805) 581-2800

Principal Officers: R.F. Riggs, President & Chief Executive Officer; Walt Duchanin, Senior Vice President & Credit Administrator; Margaret A. Torres, Senior Vice President & Chief Financial Officer.

Directors: Elvin Gaines, M.D., Robert E. Pegg, Richard F. Rhoads, R.F. Riggs, James N. Smith, Michael Schweitzer, Riley J. Spencer, Jr., Bruce Strathearn.

Branch Offices: (4)

SONOMA VALLEY BANK
Established June 3, 1988

202 W. Napa Street, Sonoma 95476 **Tel: (707) 935-3200**

Principal Officers: Robert Hitchcock, Chairman of the Board; Fred Harland, Secretary; Mel Switzer, Jr., Chief Executive Officer; Mary Quade Dieter, Chief Financial Officer; Jean Hopeman, Senior Loan Officer.

Directors: Dale Downing, James A. Maggetti, Gerald J. Marino, Robert J. Nicholas, Harry Weise, Robert H. Zeller.

Parent Company: Napa Valley Bancorp

SOUTH BAY BANK
Incorporated December 17, 1980

23415 Crenshaw Boulevard, Torrance 90505 **Tel: (213) 534-2400**

Principal Officers: David F. Haden, President & Chief Executive Officer; David C. Holmes, Executive Vice President; Mary Ellen Watson, Vice President & Chief Financial Officer; Kenneth D. Gibbons, L.P. McCann, Vice Presidents & Managers; Joanne Brookes, Assistant Vice President & Controller; Lois D. Battin, Assistant Vice President & Corporate Secretary; Linda Hansen, Vice President, Operations, Administration.

Directors: Sam Burrescia, Philip C. Diorio, Stanley L. Dunn, Lyle J. Gibilaro, David F. Haden, David L. Harned, Kenneth M. Miller, Rami N. Rodriguez.

Branch Office: (1)

SOUTHERN CALIFORNIA BANK
Incorporated June 24, 1963

9040 E. Telegraph Road, Downey 90240 **Tel: (213) 923-9811**

Principal Officers: A. S. Wong, Chairman of the Board; F.N. Tomlinson, Vice Chairman of the Board; L. D. Hartwig, President & Chief Executive Officer; David W. Wheatley, Executive Vice President/Credit/Chief Operating Officer; Norman A. Morales, Executive Vice President/Chief Administrative Officer; John T. Alexander, Senior Vice President/Director Human Resources; George Viglotti, Senior Vice President/Director of Branch Banking; William C. Greenbeck, Secretary; Carl Chizewski, Vice President/Auditor.

Directors: John L. Ball, LeGrande Coates, Jr., William C. Greenbeck, Edward J. Guirado, Larry D. Hartwig, Reed E. McAllister, Emery McElroy, James A. McKechnie, Irving Pinsky, Leo H. Pinsky, Frank N. Tomlinson, William Tomlinson II, Alton S. Wong, M.D., D.E. Wood.

Parent Company: SC Bancorp
Branch Offices: (16)

STATE BANK OF INDIA (CALIFORNIA)
Incorporated April 22, 1982

707 Wilshire Blvd., Suite 1995, Los Angeles 90017 **Tel: (213) 623-7250**

Principal Officers: D.C. Sanghi, President & Chief Executive Officer; S. Suresh Kumar, S.C. Pattanayak, Vice Presidents & Managers; P. Ram Kumar, Chief Financial Officer & Corporate Secretary.

Directors: B. Bhattacharyya, M.N. Goiporia, V. Mahadevan, M. David Minnick, Richard G. Norlander, N.G. Pillai, S.C. Pattanayak, D.C. Sanghi.

Parent Company: State Bank of India
Branch Office: (1)

STERLING BANK
Established November 5, 1980

3287 Wilshire Boulevard, Los Angeles 90010 Tel: (213) 384-4444

Principal Officers: Allan E. Dalshaug, Chairman of the Board & Chief Executive Officer; Joseph C. Carona, President, Robert A. Brito, Reginald R. Prout, Lawrence E. Stevenson, Executive Vice Presidents; Douglas Swets, Chief Financial Officer; James R. Chappell, Senior Vice President & Cashier.

Directors: Michael C. Beaupre, Timothy Behunin, Joseph C. Carona, Allan E. Dalshaug, Abner Greshler, Hassan Izad, Reed C. Robinson, Douglas B. Swets, Michael Wagner.

Parent Company: terling Bancorporation
Subsidiary: BSC ortgage Corporation
Branch Offices: (4)

SUISUN VALLEY BANK
Incorporated April 14, 1980

1010 Empire Street, Fairfield 94533 Tel: (707) 422-8882

Principal Officers: John A. DiMichele, President & Chief Executive Officer; Thomas J. Faragher, Executive Vice President & Chief Operating Officer; H.L. Spencer, Vice President & Senior Commercial Loan Officer; Jacqueline Bell, Vice President & Senior Branch Manager.

Directors: Peter A. Bosco, William Brooks, Edmond Brovelli, Jr., Robert J. Carty, James Geiskopf, Michael Gonzalez, Kenneth W. Kemble.

Parent Company: Napa Valley Bancorp
Branch Offices: (3)

THE SUMITOMO BANK OF CALIFORNIA
Incorporated November 14, 1952

320 California Street, San Francisco 94104 Tel: (415) 445-8000

Principal Officers: Keizo Yoshida, President & Chief Executive Officer; Naoaki Shibuya, Executive Vice President; Robert J. Duarte, Kenichiro Miura, Executive Vice Presidents & Managers; Tamotsu Ohno, Vice President, Cashier, Treasurer & Manager; Masahiko Miyakoda, Yukio Murakami; Yasuhiko Okiyama, Senior Vice Presidents & Managers; Katsuumi Shiba, Senior Vice President & Assistant to the President; Yasuaki Ikeda, Nobunori Shitasue, Vice Presidents & Managers; Robert B. McElroy, Masataka Takenoue, Vice Presidents & Assistant to the President; Albert Ibaraki, Vice President & Chief Auditor; Masayasu H. Velotta, Vice President, Corporate Secretary & Manager.

Directors: Sakaye Aratani, Richard C. Blum, Stanley L. Cocks, Paul L. Davies, Jr., Tsutsomu Hiramatsu, Kensuke Hotta, Sho Iino, Yasuaki Ikeda, Masaki Kaida, Kenichiro Miura, Masahiko Miyakoda, Tamotsu Ohno, Donald G. Parachini, Yoshimi Shibata, Naoaki Shibuya, Masataka Takenoue, Keizo Yoshida.

Parent Company: The Sumitomo Bank, Limited
Branch Offices: (46)
Authorized to engage in trust business.

SUMMIT BANK
Incorporated June 5, 1981

2969 Broadway, Oakland 94611 **Tel: (415) 839-8800**

Principal Officers: Shirley W. Nelson, Chairman of the Board & Chief Executive Officer; Leslie A. Hicks, President; Jerald L. Barnes, Executive Vice President and Chief Operating Officer; Dieter G. Jurgens, Executive Vice President & Senior Loan Officer; C. Michael Ziemann, Senior Vice President, Chief Financial Officer & Cashier; Micki M. Meade, Debra Sprott, Denise Dodini, Vice Presidents & Loan Officers; Frances R. Darnley, Geraldine Fernandez, Christine Suarez, Troy Williams, Patricia Young, Assistant Vice Presidents.

Directors: Craig M. Cokeley, Robert A. Ellsworth, George H. Hollidge, Martin C. Kauffman, Thomas F. Louderback, Jr., Kikuo Nakahara, Shirley W. Nelson, Barbara J. Williams.

Parent Company: Summit Bancshares, Inc.
Subsidiary: Summit Equities, Inc.
Branch Offices: (2)

SUN COUNTRY BANK
Established September 17, 1990

19181 Town Center Drive, Apple Valley 92308 **Tel: (619) 240-2262**

Principal Officers: Clifford S. Blocker, Chairman of the Board; Lance W. Anderson, President & Chief Executive Officer; Patricia K. Nickell, Vice Chairman; E.W. Lemoine, Senior Vice President, Chief Financial Officer & Cashier; Karen Howard, Vice President/Loans; Melody Goodspeed, Assistant Vice President/Loans; Remo M. Vecchi, Corporate Secretary; Suzi K. Byrnes, Operations Officer.

Directors: Charito V. Barter, Clifford S. Blocker, Joseph J. Camera, Steve Cropsey, Elizabeth Daily, Irving Lee, Patricia K. Nickell, Joseph Smith, Remo M. Vecci.

SUNRISE BANK OF CALIFORNIA
Established October 14, 1981

5 Sierragate Plaza, Roseville 95678 **Tel: (916) 786-7080**

Principal Officers: Steve Thomas, Chairman of the Board; Richard S. Lake, Acting President & Chief Executive Officer; Gary G. Mitchell, Executive Vice President & Chief Financial Officer; Marc L. McManaway, Senior Vice President, Operations; Walt Stratton Senior Vice President, Real Estate; C. Michael Ford, Senior Vice President, Commercial Loans.

Directors: Donald E. Leary, Leon D. Lewis, Ramesh Pitamber, M. Randy Randazzo, M.D., Steve Thomas, Paul C. Wagner, Doris Ward.

Parent Company: Sunrise Bancorp
Branch Offices: (2)

SUNWEST BANK
Incorporated September 18, 1969

535 E. First Street, Tustin 92680 **Tel: (714) 832-5200**

Principal Officers: William J. Mylymok, President & Chief Executive Officer; James G. LeSieu III, Executive Vice President & Chief Financial Officer.

Directors: J. David Cheshier, John B. Joseph, James G. LeSieur, III, Lacy G. Marlette, Jr., John B. Miles, William J. Mylymok, Ronald R. White

Parent Company: West Coast Bancorp
Subsidiary: Sunwest Leasing Corp.
Branch Offices: (4)

TEHAMA COUNTY BANK

Established August 30, 1984

237 South Main Street, Red Bluff 96080 — Tel: (916) 529-0436

Principal Officers: Daniel B. Cargile, President & Chief Executive Officer; David L. Roberts, Senior Vice President & Senior Loan officer; Frank Onions, Vice President & Cashier.

Directors: Hal Arnest, Louis Bosetti, Daniel B. Cargile, Harry Dudley, Garry Fish, O.D., Max Froome, Jeanne Greene, Gregg Guffrey, M.D., Orville Jacobs, Gary Katz, John Koeberer, Ray Lieberenz, Gary Napier, Gene Penne, Terry Rust.

Branch Office: (1)

TIMBERLINE COMMUNITY BANK

Established June 23, 1980

123 North Main Street, Yreka 96097 — Tel: (916) 842-6191

Principal Officers: Robert J. Youngs, President & Chief Executive Officer; Roger E. Ebert, Senior Vice President & Loan Administrator; Helen Gaulden, Cashier & Vice President.

Directors: R. Banning, G.J. Collins, Charles J. Cooley, Richard S. Day, Norman E. Flock, D. Hilton, Elmo M. Smith, Robert S. Youngs.

Branch Offices: (6)
Authorized to engage in trust business.

TOKAI BANK OF CALIFORNIA

Incorporated March 25, 1963

534 West Sixth Street, Los Angeles 90014 — Tel: (213) 972-0200

Principal Officers: Ryuichi Kato, Chairman of the Board; Shuzo Sato, President; J. Richard Belliston, Executive Vice President & Chief Financial Officer; Robert Altobello, Hideki Kasahara, Executive Vice Presidents; Tomohiro Kawase, Richard Koon, Tommy Nakachi, Takanori Nakano, Robert Reider, George Saiki, Douglas Weld, Senior Vice Presidents.

Directors: Harold Crozier, Abraham Hovsepian, Hideki Kasahara, Charles R. Lees, Takashi Motoi, Takanori Nakano, William Overfelt, Thomas D. Phelps, Esq., Shuzo Sato, George Saiki, Tim K. Siu, M.D., James Thomas.

Parent Company: The Tokai Bank, Ltd.
Branch Offices: (12)

TRANS-WORLD BANK

Incorporated January 14, 1953

15233 Ventura Blvd., Sherman Oaks 91403 — Tel: (818) 783-7501

Principal Officers: David.H. Hender, President & Chief Executive Officer; Howard J. Stanke, Senior Vice President & Chief Financial Officer; Elizabeth A. Nielsen, Secretary; John Marquis, Mel Moss, Peter Steinmann, Audrey C. Updike, Charles Whitmore, Senior Vice Presidents.

Directors: Douglas Bernards, Alvin Blaine, Robert Buckley, Louis J. Galen, David H. Hender, Warren Kingsley, Ralph E. Phillips, Jr.

Parent Company: TransWorld Bancorp
Branch Offices: (8)

TRI-COUNTIES BANK
Incorporated June 26, 1974

15 Independence Circle, Chico 95926 **Tel: (916) 898-0300**

Principal Officers: Alex A. Vereschagin, Jr., Chairman of the Board; Robert H. Steveson, President & Chief Executive Officer; Joan Jones, Executive Vice President & Chief Financial Officer; Carroll Taresh, Executive Vice President, Chief Operating Officer & Chief Lending Officer; Dan Herbert, Vice President & Cashier.

Directors: Everett B. Beich, William J. Casey, DeWayne E. Caviness, Craig S. Compton, Sankey M. Hall, Jr., Fred Hignell, III, Brian D. Leidig, Wendell J. Lundberg, Wayne Meeks, Donald E. Murphy, Rodney W. Peterson, Robert J. Stern, Robert H. Steveson, Alex A. Vereschagin, Jr.

Parent Company: TriCo Bancshares
Subsidiaries: Shasta Securities Corporation, TCB Real Estate Corporation.
Branch Offices: (13)

TRUCKEE RIVER BANK
Incorporated March 19, 1980

10015 Palisades Drive, Truckee 95734 **Tel: (916) 582-3000**

Principal Officers: Jerold T. Henley, Chief Executive Officer; William H. McGaughey, Executive Vice President; David C. Broadley, Chief Financial Officer.

Directors: Patricia F. Callahan, Jerold T. Henley, A. Morgan Jones, Jack V. Leonesio, William McClintock, A. Milton Seymour, William L. Stephens, Donald G. Strand, Glen R. Stice, Thomas Watson, Clarles C. White.

Parent Company: Sierra Tahoe Bancorp
Subsidiary: Sierra Tahoe Servicing Company, Inc., dba Truckee River Computing Company., Sierra Tahoe Mortgage Company, Inc.
Branch Offices: (5)

U. S. BANK OF CALIFORNIA
Established September 7, 1910

402 F Street, Eureka 95501 **Tel: (707) 443-7531**

Principal Officers: Bruce D. Roberts, President & Chief Executive Officer; Paul Ziegler, Chief Financial Officer & Cashier; Russ Harris, Assistant Vice President & Senior Lending Officer.

Directors: Robert Brunmeir, Richard W. Eichhorn, John D. Eskildsen, Robert D. Geddes, Bruce D. Roberts.

Parent Company: U.S. Bancorp
Branch Offices: (9)

UNION BANK
Incorporated October 29, 1952

350 California Street, San Francisco 94104-1476 Tel: (415) 445-0200

Principal Officers: Jiro Ishizaka, Chairman of the Board; Taisuke Shimizu, President & Chief Executive Officer; Kanetaka Yoshida, Vice Chairman & Chief Financial Officer; James R. Gibson, Donne P. Moen, Vice Chairmen of the Board; Gregory D. Bruhn, John Z. Bulkeley, Robert S. Clarke, Tomokazu Shiba, Takeo Takuma, Kageyuki Tatsuke, Philip M. Wexler, William H. Wofford, Executive Vice Presidents; Alexander D. Calhoun, Secretary.

Directors: Alexander D. Calhoun, Richard D. Farman, Herman E. Gallegos, James R. Gibson, Author E. Hughes, Jiro Ishizaka, Koretsugu Kodama, William Lyon, Roger L. Manfred, Mary S. Metz, Donne P. Moen, Sidney R. Petersen, Tomokazu Shiba, Taisuke Shimizu, John B. Slaughter, Toshikazu Terasawa, Arthur V. Toupin, Kanetaka Yoshida, Kenji Yoshizawa.

Parent Company: The Bank of Tokyo, Ltd.

Subsidiaries: Bankers Commercial Corp., Cal First Properties, Inc., Market Investment Services Corp., Stanco Properties, Inc., UB Equities, Inc., UB Leasing, Inc., Union Bank Realty Co., Union Commercial Funding Corporation, Union Venture Corporation, Unionbanc Leasing Corporation, UB Mortgage Corp., UB Properties, Inc.

Branch Offices: (185)
Authorized to engage in trust business.

UNION SAFE DEPOSIT BANK
Incorporated April 21, 1897

327 E. Main Street, Stockton 95202 Tel: (209) 946-5011

Principal Officers: Don R. Stewart, Chairman of the Board; C. Joseph Crane, President; Raymond C. Graetz, Executive Vice President & Cashier; Ronald W. Briw, Senior Vice President, Credit Administration; Douglas B. Wied, Senior Vice President & Trust Officer; Clint S. Chew, Senior Vice President & Chief Financial Officer; Donald V. Sweeney, Vice President-Audit, Compliance & Security.

Directors: Luis Arismendi, C. Joseph Crane, Ralph W. Hickinbotham, George B. Lagorio, Ralph B. McClure, George A. Malloy, Richard S. Prince, Jay Roek, Arthur J. Snell, Don R. Stewart.

Subsidiary: Union Safe Service Corporation
Branch Offices: (11)
Authorized to engage in trust business.

UNITED AMERICAN BANK
Established June 1, 1983

9113 Bolsa Avenue, Westminster 92683 Tel: (714) 898-9292

Principal Officers: Horton Sherwood, President & Chief Executive Officer; Dora Wisner, Senior Vice President; Francois Canavaggio, Executive Vice President; Jeffrey Ma, Tina Mac, Vice President, Branch Managers.

Directors: Dr. Donald Booth, Han Khon Ngo, Topaz Tran, Dr. Phil Trinh, Shane Wang.

Branch Office: (1)

UNITED PACIFIC BANK
Established May 11, 1982

910 North Hill Street, Los Angeles 90012 Tel: (213) 625-0251

Principal Officers: Sjamsul Nursalim, Chairman of the Board; William T.C. Lu, President & Chief Executive Officer; William H. Chu, Executive Vice President & Chief Operating Officer; Terry Manning, Senior Vice President, Cashier & Chief Financial Officer; Norman Lee, Vice President & Senior Loan Officer.

Directors: Prijatna Atmadja, William H. Chu, Prakoso Himawan, Howell Keezell, William T.C. Lu, Dominic Ng, Sjamsul Nursalim, Kendall Raine.

UNITED VALLEY BANK
Incorporated December 3, 1975

400 West Visalia Road, Farmersville 93223 **Tel: (209) 747-1201**

Principal Officers: Dominic Faruzzi, Chairman of the Board; Cortland Rounds, President & Chief Executive Officer; John W. Glover, Chief Financial Officer; Harrill Wiley, Chief Loan Officer; Case Droogh, Secretary.

Directors: Case Droogh, Dominic Faruzzi, Sadie Fike, Gerald Righetti, Cortland Rounds.

Parent Company: United Valley Financial
Branch Offices: (2)

UPLAND BANK
Established March 12, 1984

100 North Euclid Avenue, Upland 91786 **Tel: (714) 946-2265**

Principal Officers: James S. Cooper, President & Chief Executive Officer; Joyce A. Morrow, Senior Vice President & Cashier; Thomas G. Sauchelli, Senior Vice President & Loan Administrator; Cheryl A. Moyer, Vice President & Credit Administrator; Scott D. Bredeson, Linda Gardner, Jack E. Morris, Richard E. Price, Bernadette Quincey, Warren Stewart, Vice Presidents; Constance K. Beale, Kitty L. Hill, Rita Soto, Henry Wesolowski, Assistant Vice Presidents.

Directors: Felix J. Bescoby, Joseph A. Borba, James S. Cooper, Harry C. Crowell, Roger M. Jaska, John L. McCallum, Leland C. Scheu.

Branch Office: (1)

VALLEY BANK
Established June 6, 1960

24010 Sunnymead Blvd., P.O. Box 188, Moreno Valley 92337 **Tel: (714) 242-1174**

Principal Officers: John Y. Barbee, Chairman of the Board; Merle D. Courson, President & Chief Executive Officer; Frederick E. Wagner, Executive Vice President; Shirley L. Harless, Senior Vice President & Chief Financial Officer; Bonnie Parrott, Vice President.

Directors: Marion Ashley, John Y. Barbee, Merle D. Courson, Willow J. Decker, Shirley L. Harless, Kenneth L. Ray, Arthur W. Swarner, Fred E. Wagner.

Subsidiary: 2 County Developers, Inc.
Branch Offices: (6)

VALLEY COMMERCIAL BANK
Incorporated August 18, 1981

1031 East Waterloo Road, Stockton 95205 **Tel: (209) 941-2265**

Principal Officers: Lonnie R. Beck, Chairman of the Board & President; Mitchell P. Kleier, Chief Executive Officer & Chief Financial Officer; Ida Rennie, Senior Vice President & Cashier.

Directors: Lonnie R. Beck, Mitchell P. Kleier, Jeanette Michaels, Albert Sanguinetti, Marvin H. Van De Pol.

Branch Office: (1)

VALLEY INDEPENDENT BANK
Incorporated March 31, 1980

1448 Main Street, El Centro 92243 **Tel: (619) 352-5000**

Principal Officers: Dennis L. Kern, President & Chief Executive Officer; L.W. 'Bill' Gates, Executive Vice President; Tony Swartz, Senior Vice President; Peggy Artrup, Ravenel Billings, Edith Henderson, Jeffrey Thomas Hester, Robert Mapes, Martin Plourd, Keith Simmonds, Vice Presidents; Leonard Vasquez, Assistant Vice President.

Directors: Gordon Belson, Steve Ellison, Norman H. Fitz-Henley, Richard D. Foss, Dennis L. Kern, Ed McGrew, Rusty Pedersen, Jay B. Pugh, Jack Skinner.

Branch Office: (2)

THE VINTAGE BANK
Incorporated July 30, 1984

1500 Soscol Avenue, Napa 94559-1314 **Tel: (707) 257-8585**

Principal Officers: Terry L. Robinson, President & Chief Executive Officer; Kathi Metro, Vice President & Senior Loan Officer; Joen M. McDaniel, Vice President/Operations, Wyman G. Smith, III, Corporate Secretary.

Directors: Sandra H. Funseth, David B. Gaw, Houghton Gifford, William L. Kastner, Harlan R. Kurtz, Thomas H. Lowenstein, Thomas F. Malloy, Carolyn D. Roberts, Terry L. Robinson, James E. Tidgewell, Joseph R. Vallerga.

Branch Office: (1)

VISALIA COMMUNITY BANK
Incorporated July 30, 1976

128 East Main Street, Visalia 93291 **Tel: (209) 625-8733**

Principal Officers: William C. Hahesy, Sr., Chairman of the Board; Eugene C. Ulrich, President & Chief Executive Officer; Cynthia A. Manocchio, Senior Vice President & Chief Financial Officer; Robert L. Bates, Senior Vice President & Senior Credit Officer; Gregory A. Sherman, Senior Vice President, Mortgage Banking Division.

Directors: Richard J. Artis, John B. Castiglione, M.D., F.T. Elliott, Jr., F.T. Elliott, III, Margaret K. Elliott, Jonathan Graves, William C. Hahesy, Sr., Thomas W. Peltzer, Lloyd C. Pendegraft, Stanley S. Simpson, Jr., Mary Louis Vivier.

Subsidiary: VICOM Land Development Corporation
Branch Office: (1)

WESTERN BANK
Incorporated April 10, 1973

1251 Westwood Blvd., Los Angeles 90024 **Tel: (213) 477-2401**

Principal Officers: Hugh Smith, Chairman of the Board & Chief Executive Officer; Joseph J. Digange, President; Austin V. Casey, Executive Vice President; James D. McDowell, Senior Vice President & Cashier.

Directors: Joseph J. Digange, Harvey Flax, Lewis Gravante, Jr., Richard G. Martin, Angelo Minardi, Joseph D. Pinsky, Paul R. Puma, Hugh S. Smith, Jr., Bernard Zweben.

Subsidiary: WBC Management Co., Inc.
Branch Offices: (3)

WESTERN COMMUNITY BANK

Incorporated August 28, 1979

321 East Sixth Street, Corona 91719 **Tel: (714) 734-4110**

Principal Officers: S. Eugene Stroud, Chairman of the Board; James A. Verplancke, President & Chief Executive Officer; Arthur R. Seidler, Secretary; Ronald J. Sakala, Senior Vice President & Senior Loan Officer; Karen S. Douglas, Assistant Vice President, Chief Financial Officer & Assistant Secretary.

Directors: Albert Agins, John Bos, Josephine DeBos, Ernest McGuire, Ezekiel Mejia, George E. Padgett, Jr., Gary Roberts, Arthur R. Seidler, S. Eugene Stroud, Harold Tollerup, John E. Vanderbur, James A. Verplancke.

Subsidiary: Western Community Bank Investment, Inc.
Branch Offices: (3)

WESTERN STATE BANK

Established October 27, 1980

1801 E. Huntington Drive, Duarte 91010 **Tel: (818) 357-9611**

Principal Officers: Cesar C. del Rosario, President & Chief Executive Officer; Jose T. Dungo, Executive Vice President & Cashier; Victor Q. Magsarili, Executive Vice President; Roberto B. Espiritu, Corporate Secretary.

Directors: Edgardo L. Arcinue, M.D., Edith Brothers, Cesar C. del Rosario, Jose T. Dungo, Rene Fruto, Bernard C. Go, Ronald J. Miller, Pharm D., Abel L. Nosce, Hermie Ongkeko, Eugene C. Rothenberger, Godofredo C. Uy-Tioco.

Branch Office: (1)

WESTSIDE BANK

Incorporated August 21, 1980

60 West 10th Street, Tracy 95376 **Tel: (209) 836-5500**

Principal Officers: James H. Foster, President & Chief Executive Officer; Dennis R. Hurst, Executive Vice President & Senior Lending Officer.

Directors: William Coats, James H. Foster, Simeon J. Frerichs, Donald J. Gehb, John C. Kimball, William H. Langenberg, Thomas F. Matthews, Ralph Mendelson, Albert E. Navarra, Robert L. Williams.

Parent Company: Northern California Community Bancorporation, Inc.
Subsidiary: Site West Land Company
Branch Offices: (3)

WESTSIDE BANK OF SOUTHERN CALIFORNIA

Established July 16, 1990

11925 Wilshire Boulevard, Los Angeles 90025 **Tel: (213) 473-1531**

Principal Officers: Joseph L. Borda, Chairman of the Board, President & Chief Executive Officer; Evie Romero, Executive Vice President & Chief Operating Officer; Bob Adkins, Senior Vice President & Chief Financial Officer; Laurie Duncan, Senior Vice President & Chief Lending Officer; Jitka Petrik, Vice President, Finance Controller; Gary Williams, Vice President, Project Manager; Sandra Martin, Vice President, Real Estate Lending; Dorene Duddy, Assistant Vice President, Corporate Secretary; Laura Altman, Assistant Vice President, Loan Service Manager; Marvin Cohen, Assistant Vice President, Assistant Controller; Stella Markarian, Assistant Vice President, Branch Manager.

Directors: Joseph L. Borda, Evie Romero, Thomas Kneafsey, Richard C. Martin, William Martin, John O'Keefe, Jr., A.F. Osterloh, III.

Subsidiary: Wilshire West, Inc.
Branch Office: (1)

WILSHIRE STATE BANK

Incorporated May 12, 1980

3200 Wilshire Boulevard, Los Angeles 90010 Tel: (213) 387-3200

Principal Officers: Peter Ahn, Chairman of the Board & Chief Executive Officer; Don A. Miller, Senior Vice President & Chief Financial Officer.

Directors: Peter H. Ahn, Mel Elliot, Samuel Greenfield, Steven Koh, Richard Y. Lim, Fred F. Mautner, Harry Siafaris, Forrest I. Stichman.

Subsidiary: WSB Development Co.
Branch Offices: (2)

YOSEMITE BANK

Incorporated November 8, 1976

5371 Highway 49 North, Mariposa 95338 Tel: (209) 966-3777

Principal Officers: Sherman Kishi, Chairman of the Board; Thomas C. Dowlan, President; Glenn E. Sutherland, Senior Vice President & Chief Financial Officer; Lorelei Begley, Vice President & Chief Administrative Officer; Robert C. Eckart, Vice President & Credit Administrator; Richard S. Gimblin, Secretary.

Directors: James Bardini, Ken Berg, Arthur H. Dahlem, M.D., Thomas C. Dowlan, William A. Freeman, Sherman Kishi, Bobby J. Rader.

Subsidiary: YB Real Estate, Inc.
Branch Offices: (3)

SELECTED CORPORATE INFORMATION - CALIFORNIA OFFICES OF FOREIGN BANKING CORPORATIONS

AKTIVBANKEN A/S
Established in Denmark, 1854

333 West Broadway, Long Beach 90802 Tel: (213) 435-6031

Principal Officers: Per Munkholm Poulsen, Senior Vice President & General Manager; Rafael Yu Gotauco, Vice President & Controller; William T. Woodward, Vice President; Carsten Heering, Klaus Godiksen, Assistant Managers.

ALGEMENE BANK NEDERLAND N.V.
Incorporated in the Netherlands, February 7, 1824

300 South Grand Avenue, Suite 1115, Los Angeles 90071 Tel: (213) 687-2050

Principal Officers: James S. Thompson III, Senior Vice President & Manager (Los Angeles); Ricardo Larrabure, Senior Vice President & Manager (San Francisco).

Additional office: San Francisco

AUSTRALIA AND NEW ZEALAND BANKING GROUP LIMITED
Established in Australia, 1835

725 South Figueroa Street, Suite 3290, Los Angeles 90017 Tel: (213) 955-7200

Principal Officers: Michael N. Flower, Senior Vice President; Mary Ann D. Kuzmickas, Vice President/Controller Financial Accounting.

BANCA COMMERCIALE ITALIANA
Incorporated in Italy, 1894

555 South Flower Street, Los Angeles 90071 Tel: (213) 624-0440

Principal Officers: Giuliano Lombardi, Senior Vice President and Manager; Anthony Antoun, Guillermo Schmidle, Jack Wityak, Vice Presidents; Moufid Hanna, Assistant Vice President and Controller.

BANCA NAZIONALE DEL LAVORO
Incorporated in Italy, 1913

660 South Figueroa Street, Suite 1900, Los Angeles 90017 Tel: (213) 622-1400

Principal Officers: Giorgio Marra, First Vice President & Manager; John J. Farrell, Vice President & Assistant Manager; Alphons Smit, Vice President; Marianne Boylan, Robert Petel, Assistant Vice Presidents; Alex Camba, Claudio Vaccari, Assistant Secretaries.

BANCA SERFIN, S.N.C.
Incorporated in Mexico, 1864

One Wilshire Building, Suite 1706, Los Angeles 90017 Tel: (213) 955-0747

Principal Officers: Alejandro Garcia, Vice President & Agent; Hugo Fiorentini, Senior Vice President & Controller; Arturo Chaltelt, Manager, Business Development, Credit & Treasury; Maria-Victoria Duran, Administrative Manager; Manuel Silva, Accounting Manager; Ivonne E. Diaz, Operations Manager; Luis Castro, Exchange House Manager; Alberto Laveaga, E.D.P. Manager.

BANCO AGRICOLA COMERCIAL DE EL SALVADOR
Established in El Salvador, March, 1955

1001 South Vermont Avenue, Suite 110, Los Angeles 90006 **Tel: (213) 388-3143**

Principal Officers: Salvador Manuel Rivera, Manager (Los Angeles); Julio F. Melara Jule, Manager (San Francisco).

Additional Office: San Francisco

BANCO BILBAO VIZCAYA, S.A.
Incorporated in Spain, March 26, 1901

580 California Street, San Francisco 94104 **Tel: (415) 392-2530**

Principal Officers: Alfonso Balda, Senior Vice President and Agent; Elias J. Beniflah, Vice President and Deputy Agent.

BANCO CENTRAL, S.A.
Incorporated in Spain, December 6, 1919

505 Sansome Street, San Francisco 94111-3172 **Tel: (415) 398-6333**

Principal Officers: Jose A. Cruz, Manager and Agent; Ricardo Gomez-Fabra, Accounting Officer.

BANCO DI ROMA
Incorporated in Italy, March 9, 1880

One Montgomery Street, Telesis Tower, Suite 2200, San Francisco 94104 **Tel: (415) 398-6500**

Principal Officers: Alexander Voller, Senior Vice President & Manager; Augusto Bianchi, First Vice President; Paul DeRoover, David O. Matson, Thomas C. Woodruff, Vice Presidents.

BANCO DI SICILIA
Incorporated in Italy, 1860

333 South Grand Avenue, Los Angeles 90071 **Tel: (213) 687-8337**

Principal Officers: Alessandro Laguercia, Vice President & Manager; Michael Massarelli, Luigi Malesci, Vice Presidents.

BANCO DO BRASIL, S.A.
Incorporated in Brazil, October 12, 1808

540 California Street, San Francisco 94104 **Tel: (415) 398-4814**

Principal Officers: Cleber Da Motta Valle, Manoel Espirito Santo, General Managers; Placido Andre, Socrates B. Mendes Jr., Evandro L. Oliveira, Manoel Santos, Deputy General Managers.

Additional Office: Los Angeles

BANCO DO ESTADO DE SAO PAULO S.A.
Incorporated in Brazil, November 4, 1926

101 California Street, San Francisco 94111 **Tel: (415) 781-7184**

Principal Officers: Luiz Antonio Prado Brandao, General Manager; Vera B. Bragio, Deputy General Manager; James M. Dietz, Trader; Leslie J. Pool, Operations Supervisor.

BANCO EXTERIOR DE ESPANA, S.A.
Established in Spain, 1929

515 South Figueroa Street, Suite 1960, Los Angeles 90071 **Tel: (213) 622-2100**

Principal Officers: Estanislao Urquijo, General Manager & Agent; Mariko Miyazaki, First Vice President; Inez De La Cruz Tamer, Assistant Vice President & Operations Manager.

BANCO NACIONAL DE MEXICO, S.A.
Incorporated in Mexico, June 1, 1884

800 West Sixth Street, Suite 1616, Los Angeles 90017 **Tel: (213) 624-6225**

Principal Officers: Raul A. Anaya, Vice President & General Manager; Barry Barnes, Deputy General Manager.

BANCO POPULAR DE PUERTO RICO
Incorporated in Puerto Rico, October 5, 1893

354 South Spring Street, Los Angeles 90013 **Tel: (213) 626-1160**

Principal Officers: Manuel Remon, Vice President; Carlos Sanches, Second Vice President.

BANCO REAL, S.A.
Incorporated in Brazil, June 16, 1925

800 West Sixth Street, Suite 1200, Los Angeles 90017 **Tel: (213) 488-0901**

Principal Officer: Bety A. Siqueira, Regional Manager.

BANCOMER, SOCIEDAD NACIONAL DE CREDITO
Incorporated in Mexico, October 15, 1932

444 South Flower Street, Suite 100, Los Angeles 90071 **Tel: (213) 489-7245**

Principal Officers: Carlos De Ovando, Senior Vice President and General Manager; Jose Antonio Ramirez, Deputy General Manager; Heidrun Williams, Senior Manager, Money Market; Antonio Pariente, Business Development Manager; Margarita Garcia, Operations Manager; Clara Shokat-Fadai, Senior Administration Manager; Anthony M. Cortese, Controller; Marisa de Rojas, Internal Auditor; Edgar Calderon, EDP Manager; Richard Stevenson, Operations Vice President.

BANGKOK METROPOLITAN BANK, LIMITED
Incorporated in Thailand, August 21, 1950

555 Montgomery Street, Suite 1000, San Francisco 94111 **Tel: (415) 392-1580**

Principal Officers: Viramit Tejapaibul, Executive Vice President & Area Manager; Sukich Palavivatana, Vice President & Agent.

BANK BUMIPUTRA MALAYSIA BERHAD
Incorporated in Malaysia, October 1, 1965

655 South Hope Street, 10th Floor, Los Angeles 90017 **Tel: (213) 627-4711**

Principal Officers: Ahmad Mohd Nor, General Manager-Agent; Kamal Bidi, Assistant General Manager & Chief Dealer.

BANK DAGANG NEGARA
Incorporated in Indonesia, April 11, 1960

3457 Wilshire Boulevard, Suite 202, Los Angeles 90010 **Tel: (213) 384-4404**

Principal Officers: Gutomo Wasito, General Manager; Gio Soebagjo M. Noor, Deputy General Manager.

BANK HAPOALIM B.M.
Incorporated in Israel, 1921

6222 Wilshire Boulevard, Los Angeles 90048 **Tel: (213) 937-2322**

Principal Officers: Shmuel Shakked, Senior Vice President & West Coast Manager; David L. Ruggeri, Vice President & Chief Operating Officer.

Additional Office: San Francisco

BANK LEUMI LE-ISRAEL B.M.

Incorporated in Israel, May 1, 1951

9731 Wilshire Boulevard, Beverly Hills 90212 **Tel: (213) 278-7001**

Principal Officers: David Nochimowski, Senior Vice President; J. Adams, C. Carmeli, H. Hiura, L. Katchmar, R. Kosof, R. Lanir, L. McNelis, H. Meyer, A. Orzada, I. Pinsker, M. Paran, R. Shore, I. Shvili, B. Velic, Vice Presidents.

Additional Office: Encino

BANK MELLI IRAN

Incorporated in Iran, September 8, 1928

813 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 624-7495**

Principal Officer: M. Ali Atabakhsh, Chief Agent.

BANK OF COMMUNICATIONS CO., LTD.

Established in Taiwan, 1907

333 West San Carlos Street, Suite 100, San Jose, 95110 **Tel: (408) 283-1888**

Principal Officers: Liang-Yuh Tseng, Senior Vice President & General Manager; C. T. Wai, Assistant Vice President & Assistant General Manager.

BANK OF CREDIT AND COMMERCE INTERNATIONAL, S.A.

Incorporated in Luxembourg, 1972

501 West 6th Street, Los Angeles 90014 **Tel: (213) 617-1200**

Principal Officers: Geoffrey C. Abbott, Senior Manager; S. Krishnan, Manager; Roger Passos, Operations Manager.

BANK OF GUAM

Incorporated in Guam, March 13, 1972

404 Montgomery Street, San Francisco 94104 **Tel: (415) 392-1670**

Principal Officer: Lolita H. Rosario, Vice President & Manager.

BANK OF INDIA

Established in India, 1906

555 California Street, Suite 4444, San Francisco 94104 **Tel: (415) 956-6326**

Principal Officer: Ajeet Varma, Vice President & Manager.

THE BANK OF NOVA SCOTIA

Incorporated in Canada, 1832

444 Market Street, Suite 2450, San Francisco 94111 **Tel: (415) 986-1100**

Principal Officers: J. S. York, Vice President & Agent; B. L. Ogmundson, Vice President; M. Moledina, Senior Assistant Agent.

BANK OF SEOUL

Incorporated in Korea, December 1, 1959

707 Wilshire Boulevard, Suite 1950, Los Angeles 90017 **Tel: (213) 680-9487**

Principal Officers: Woo Taek Chung, General Manager; Jong Suk Kim, Kyung Kim, Deputy General Managers.

THE BANK OF TOKYO, LIMITED
Incorporated in Japan, December 17, 1946

445 South Figueroa Street, Los Angeles 90071 **Tel: (213) 236-6100**

Principal Officers: Kageyuki Tatsuke, Takashi Kitamine, General Managers; Hirotaro Watanabe, Kiyohiko Tamaru, Deputy General Managers.

Additional Office: San Francisco

THE BANK OF YOKOHAMA, LTD.
Incorporated in Japan, 1920

611 West Sixth Street, Suite 2990, Los Angeles 90017 **Tel: (213) 629-3261**

Principal Officers: Kazuhiko Suwabe, General Manager & Agent; Isao Senju, Senior Deputy General Manager; Yoshiki Yamazaki, Deputy General Manager; Tohru Chiba, Toshiaki Hayakawa, Assistant General Managers, Shozo Yashiki, Assistant Manager.

BANQUE INDOSUEZ
Incorporated in Paris, 1875

333 South Grand Avenue, Suite 2040, Los Angeles 90071 **Tel: (213) 614-1800**

Principal Officers: Steven Poretzky, First Vice President & Manager, L.A. Branch; Heinz Hofmann, Vice President & Operations Manager; Michael J. Stewart, Vice President, Corporate Banking.

BANQUE NATIONALE DE PARIS
Incorporated in France, July 4, 1966

180 Montgomery Street, San Francisco 94104 **Tel: (415) 956-0707**

Principal Officers: Jean-Pierre Bernard, General Manager; Steven Avery, Vice President & Administration Manager; William Murphy, Vice President & Comptroller; Donald Hart, Vice President & Treasurer; Alain Benard, Vice President & Manager, Los Angeles Agency.

Additional Office: Los Angeles

BANQUE PARIBAS
Incorporated in France, 1872

2029 Century Park East, Suite 3900, Los Angeles 90067 **Tel: (213) 551-7300**

Principal Officers: Alan E. McLintock, General Manager (Western States); Monique Hill, General Manager.

BARCLAYS BANK PLC
Incorporated in Great Britain, 1836

111 Pine Street, Suite 800, San Francisco 94111 **Tel: (415) 765-4700**

Principal Officers: David J. Welch, Executive Vice President; Daniel Chiles, George Don, Christopher Levy, James Hatter, Senior Vice Presidents; Sharon Mannacio, Vice President, Administration.

BAYERISCHE VEREINSBANK AG (UNION BANK OF BAVARIA)
Incorporated in Germany, May 8, 1869

800 Wilshire Boulevard, Suite 1600, Los Angeles 90017 **Tel: (213) 629-1821**

Principal Officer: Alan C. Babcock, Vice President & Manager.

CAISSE NATIONALE DE CREDIT AGRICOLE
Established in France, August 5, 1920

633 West 5th Street, 70th Floor, Los Angeles 90071 **Tel: (213) 896-3000**

Principal Officer: Alain Lelouarn, Manager.

CANADIAN IMPERIAL BANK OF COMMERCE
Incorporated in Canada, August 15, 1866

300 South Grand Avenue, Suite 2700, Los Angeles 90071 **Tel: (213) 617-6200**

Principal Officer: Liam Linehan, Senior Agent.

Additional Office: San Francisco

CHANG HWA COMMERCIAL BANK, LTD.
Established in Taiwan, September 7, 1989

333 South Grand Avenue, Suite 600, Los Angeles 90071 **Tel: (213) 620-7200**

Principal Officers: David Huang, Senior Vice President & General Manager; Joe Shaio, Frank Tu, Vice Presidents; Fred Lai, A.S. Wang, Assistant Vice President.

CHEKIANG FIRST BANK, LIMITED
Incorporated in Hong Kong, August 11, 1950

360 Pine Street, San Francisco 94104 **Tel: (415) 434-0783**

Principal Officer: F. Y. Wong, Senior Vice President.

THE CHIBA BANK, LTD.
Established in Japan, March, 1943

444 South Flower Street, Suite 1430, Los Angeles **Tel: (213) 627-7111**

Principal Officers: Tetsuji Kawakami, General Manager; Hiroshi Yokozeni, Manager; Masahiro Owaku, Assistant Manager.

CHO HUNG BANK
Incorporated in Korea, February 19, 1897

601 California Street, Suite 1502, San Francisco 94108 **Tel: (415) 788-7850**

Principal Officers: Sung Jai Choi, Agent; Suk Yune Suh, Kyung Sup Song, Deputy Agents.

THE CHUO TRUST & BANKING CO., LTD.
Incorporated in Japan, 1962

725 South Figueroa Street, #1700, Los Angeles 90017 **Tel (213) 624-0465**

Principal Officers: Bunya Maruo, General Manager; Toshiro Harada, Deputy General Manager; Keiji Hayashi, Senior Manager; Yoshimi Matono, Yuichi Takata, Managers.

THE COMMERCIAL BANK OF KOREA, LTD.
Incorporated in Korea, January 30, 1899

611 West Sixth Street, Los Angeles 90017 **Tel: (213) 625-0275**

Principal Officers: Jong Tae Doh, General Manager & Agent; Joong Soo Kim, Deputy General Manager.

COMMERZBANK AKTIENGESELLSCHAFT

Incorporated in Germany, 1870

660 South Figueroa Street, Suite 1450, Los Angeles 90017 **Tel: (213) 623-8223**

Principal Officers: Robert Hochhalter, First Vice President & Manager; Steven F. Larsen, Wolter Mehring, Vice Presidents; Roland Greis, Assistant Vice President; Werner Schmidbauer, Assistant Treasurer; Peter Koelln, Erich Faulhaber, Regina Lampman, Assistant Cashier.

COMMONWEALTH BANK OF AUSTRALIA

Established in Australia, 1959

600 Wilshire Boulevard, Suite 700, Los Angeles 90017 **Tel: (213) 689-4702**

Principal Officers: Al A. Galluzzo, Senior Vice President; David P. Hines, First Vice President.

CREDIT LYONNAIS

Incorporated in France, 1863

515 South Flower Street, Los Angeles 90071 **Tel: (213) 627-3200**

Principal Officer: Martin A. Avidan, Vice President & Manager.

Additional Office: San Francisco

CREDIT SUISSE

Incorporated in Switzerland, July 5, 1856

800 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 489-2720**

Principal Officers: Frank Meister, Robert C. Sheedy, William C. Brooks, Dodge E. Moore, James P. Haddad, Philippe M. Monney, Marilou C. Palenzuela, Daniel Gutmann, Members of Senior Management.

CREDITO ITALIANO

Incorporated in Italy, 1870

500 South Grand Avenue, Suite 1600, Los Angeles 90071 **Tel: (213) 622-2787**

Principal Officers: Paolo E. Franceschi, First Vice President & Manager; Sture Devemark, Deputy Manager.

THE DAI-ICHI KANGYO BANK, LTD.

Incorporated in Japan, June 7, 1897

770 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 612-6400**

Principal Officers: Masahiro Shimizu, General Manager & Agent; Shinji Takehashi, Senior Vice President & Joint General Manager.

Additional Office: San Francisco

THE DAIWA BANK, LTD.

Incorporated in Japan, 1918

555 South Flower Street, Los Angeles 90071 **Tel: (213) 489-3600**

Principal Officers: Yo Inokuchi, General Manager; Ritsu Kobayashi, Deputy General Manager.

Additional Offices: Los Angeles, San Francisco

DEN DANSKE BANK AKTIESELSKAB

Established in Denmark, January 1, 1990

333 South Grand Avenue, Suite 4070, Los Angeles 90071 **Tel: (213) 425-0455**

Principal Officers: Jens Lauritzen, Vice President & General Manager; Stephenh J. Mihalic, Vice President & Senior Credit Officer; Jenda Magallanes, Vice President & Operations Manager.

DEUTSCHE BANK AG
Established in Germany, March 1870

300 South Grand Avenue, Suite 3950, Los Angeles 90071 Tel: (213) 485-1700

Principal Officers: Klaus W. Bruewer, Senior Vice President & Manager.

DEVELOPMENT BANK OF SINGAPORE, LTD.
Incorporated in Singapore, 1968

515 South Figueroa Street, Suite 1010, Los Angeles 90071 Tel: (213) 627-0222

Principal Officer: Foo Hong Lum, General Manager.

DG BANK DEUTSCHE GENOSSENSCHAFTSBANK
Incorporated in West Germany, 1949

660 South Figueroa Street, Suite 1800, Los Angeles 90017 Tel: (213) 623-1200

Principal Officers: Dr. Roderich Koch-Pausz, Senior Vice President and Manager; Christian F. Pohl, Vice President and Deputy Manager; Thomas C. Avilla, Vice President, Controlling/Organization; Kenneth R. Regler, Vice President, Treasury; Kirby M. Smith, Assistant Vice President, Credit; Christina M. Alsharbini, Assistant Treasurer, Documentary.

DRESDNER BANK AG
Incorporated in Germany, December 1872

725 South Figueroa Street, Suite 3950, Los Angeles 90017 Tel: (213) 489-5720

Principal Officers: Jon M. Bland, Senior Vice President; Charles H. Hill, Barbara Readick, Vice Presidents.

FIRST COMMERCIAL BANK (INCORPORATED IN TAIWAN, R.O.C.)
Established in Taiwan, 1899

515 South Flower Street, Suite 1050, Los Angeles 90071 Tel: (213) 362-0200

Principal Officer: Peter W.Y. Lee, Vice President & General Manager.

THE FUJI BANK, LTD.
Incorporated in Japan, 1948

333 South Grand Avenue, Suite 2500, Los Angeles 90071 Tel: (213) 680-9855

Principal Officers: Hidetsune Iseki, General Manager; Kenichiro Tanaka, Joint General Manager.

Additional Office: San Francisco

HABIB BANK AG ZURICH
Established in Switzerland, August 9, 1967

281 South Figueroa Street, Los Angeles 90012 Tel: (213) 626-2222

Principal Officer: A.M. Motiwala, Senior Vice President.

THE HANIL BANK, LIMITED
Incorporated in Korea, December 16, 1932

3360 West Olympic Boulevard, Suite 300, Los Angeles 90019 Tel: (213) 620-0747

Principal Officer: Choul Ju Lee, General Manager & Agent.

THE HOKKAIDO TAKUSHOKU BANK, LTD.
Incorporated in Japan, April 1, 1900

333 South Grand Avenue, Suite 3522, Los Angeles 90017 **Tel: (213) 620-9100**

Principal Officers: Shigenobu Kotani, General Manager; Toshiyuki Ohba, Senior Deputy General Manager.

THE HONGKONG AND SHANGHAI BANKING CORPORATION LIMITED
Incorporated in Hong Kong, August 14, 1886

770 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 626-2460**

Principal Officer: Victor Naramura, Senior Vice President.

Additional Office: San Francisco

HUA NAN COMMERCIAL BANK, LTD.
Established in Taiwan, January 1919

707 Wilshire Boulevard, Suite 3100, Los Angeles 90017 **Tel: (213) 362-6666**

Principal Officers: Chuck C.K. Tsai, Vice President & General Manager; George Lu, Assistant Vice President & Deputy General Manager; Joe Chiou, Oliver Hsu, Summer Hsia, Managers.

THE INDUSTRIAL BANK OF JAPAN, LTD.
Incorporated in Japan, March 31, 1902

800 West Sixth Street, Los Angeles 90017 **Tel: (213) 628-7241**

Principal Officers: Juichi Tsuda, General Manager; Tatsuo Nakasaki, Joint General Manager.

INTERNATIONAL BANK OF SINGAPORE, LTD.
Incorporated in Singapore, April 9, 1974

555 Montgomery Street, Suite 600, San Francisco 94111 **Tel: (415) 788-2121**

Principal Officers: Ian Chong, Vice President & Agent; Ivan Tan, Assistant Vice President; Mee Mee Kiong, Senior Officer.

ISRAEL DISCOUNT BANK LIMITED
Incorporated in Israel, 1935

206 North Beverly Drive, Beverly Hills 90210 **Tel: (213) 275-1411**

Principal Officers: David Keinan, First Vice President & Manager; Roland Schwartz, Vice President & Deputy Manager.

KOREA EXCHANGE BANK
Incorporated in Korea, January 30, 1967

660 South Figueroa Avenue, Suite 1250, Los Angeles 90017 **Tel: (213) 683-0830**

Principal Officers: Johng Won Ahn, General Manager; Hak Joong Hwang, Kwan Kun Yoo, Deputy General Managers.

KOREA FIRST BANK
Incorporated in Korea, July 1, 1929

800 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 625-7700**

Principal Officers: Soo Shin Lee, Agent & General Manager; Heon Sung Chung, Deputy General Manager; Seong Soo Kim, Chang Ju Lee, Dae Yul Kim, Kwang Hyuk Shim, Managers; Jong Seung Lee, Assistant Manager.

THE KYOWA BANK, LTD.
Incorporated in Japan, May, 1945

635 West Seventh Street, Los Angeles 90017 **Tel: (213) 626-6266**

Principal Officers: Kazuhiro Shibatsuchi, General Manager; Naoya Hashimoto, Kenji Tanaka, Yoshio Fujino, Senior Deputy General Managers.

LIU CHONG HING BANK, LTD.
Incorporated in Hong Kong, March 17, 1955

601 California Street, San Francisco 94108-2604 **Tel: (415) 433-6404**

Principal Officers: King Leung Chan, Vice President & Agent; Ki Hong Chan, Deputy Agent; Man Sik Kong, Assistant Agent.

THE LONG-TERM CREDIT BANK OF JAPAN, LTD.
Incorporated in Japan, December 1, 1952

444 South Flower Street, Suite 3700, Los Angeles 90071 **Tel: (213) 629-5777**

Principal Officers: Hiromi Yokoyama, General Manager & Agent; Shuichi Takenaka, Hiromitsu Kunita, Joint General Managers; Mitsuru Shiga, Susumu Matsunami, Shoji Tajima, Hiroshi Tanaka, Yukinori Homma, Junzo Tomii, Deputy General Managers.

THE MITSUBISHI BANK, LIMITED
Incorporated in Japan, 1919

800 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 488-3700**

Principal Officer: Hajime Oda, General Manager.

THE MITSUBISHI TRUST AND BANKING CORPORATION
Incorporated in Japan, 1927

911 Wilshire Boulevard, Los Angeles 90017 **Tel: (213) 488-9003**

Principal Officers: Michitaka Ishikawa, General Manager and Agent; Tadahiko Fujino, Senior Deputy General Manager; Eiichi Shirai, Deputy General Manager.

THE MITSUI TAIYO KOBE BANK, LTD.
Incorporated in Japan, July 1, 1876

515 South Figueroa Street, Suite 400, Los Angeles 90071 **Tel: (213) 680-2900**

Principal Officers: Minoru Fukushima, General Manager and Agent; Hiroshi Kikuchi, Senior Deputy General Manager; Tadashi Hagiwara, Deputy General Manager; Eiji Kaneko, Deputy General Manager.

THE MITSUI TRUST AND BANKING COMPANY, LTD.
Incorporated in Japan, 1924

611 West Sixth Street, Suite 3800, Los Angeles 90017 **Tel: (213) 624-5201**

Principal Officers: K. Sone, General Manager & Agent; Masaharu Kumekawa, Deputy General Manager.

NATIONAL AUSTRALIA BANK LIMITED
Incorporated in Australia, June 23, 1893

300 South Grand Avenue, Suite 2600, Los Angeles 90071 **Tel: (213) 626-3434**

Principal Officers: Austen J.W. Burleigh, Senior Vice President; David J. Didier, Vice President & Deputy Manager; Frank J. Maslowski, Vice President.

NATIONAL BANK OF CANADA
Incorporated in Canada, 1874

725 South Figueroa Street, Suite 1690, Los Angeles 90017 Tel: (213) 629-3300

Principal Officers: George Baker, Bill Campbell, Vice Presidents.

NATIONAL WESTMINSTER BANK PLC
Incorporated in Great Britain, March 18, 1968

353 Sacramento Street, San Francisco 94111 Tel: (415) 956-8300

Principal Officer: D. Michael Tramontin, Vice President & Manager.

THE NIPPON CREDIT BANK, LTD.
Incorporated in Japan, 1957

800 Wilshire Boulevard, Suite 1400, Los Angeles 90017 Tel: (213) 629-5566

Principal Officers: Nobuyoshi Nagaya, General Manager; Toshinori Takahashi, Norimichi Kurakake, Deputy General Managers; Eugene Aldara, Toshiaki Asako, Robert Cone, Greg Gillam, Bernardo Correa Henschke, Hiroshi Hanai, Ken McNerney, Kazuhiro Torigoe, Vice Presidents.

OVERSEA-CHINESE BANKING CORPORATION LIMITED
Established in Singapore, October 31, 1932

660 South Figueroa Street, Suite 1200, Los Angeles 90017 Tel: (213) 624-1189

Principal Officers: Patrick Sim, Manager & Agent; Amy Woon, Bank Officer; Eddie Lau, Operations Manager.

OVERSEAS UNION BANK LIMITED
Incorporated in Singapore, February 5, 1949

600 Wilshire Boulevard, Suite 870, Los Angeles 90017-3247 Tel: (213) 624-3187

Principal Officers: Yew Hon Chow, Vice President & Agent; Chee Peng Quek, Assistant Vice President.

PHILIPPINE COMMERCIAL INTERNATIONAL BANK
Incorporated in the Philippines, September 24, 1958

350 South Figueroa Street, Suite 139, Los Angeles 90071 Tel: (213) 626-0461

Principal Officers: Jose B. Colayco, Jr., Vice President & Agent; Teresita M. Salenga, Vice President & Deputy Agent; Rodolfo P. Aquino, Vice President & Deputy Manager.

PHILIPPINE NATIONAL BANK
Incorporated in the Philippines, February 4, 1916

3545 Wilshire Boulevard, Suite B, Los Angeles 90010 Tel: (213) 386-4454

Principal Officers: Rolando L. Macasaet, Vice President & General Manager; Rodrigo A. de Leon, Guillermo C. Mendoza, Senior Assistant Managers; Antonio F. Nicandro, Dionisio V. Ople, Assistant Managers.

PT BANK NIAGA
Established in Indonesia, September 26, 1955

725 South Figueroa Street, Suite 800, Los Angeles 90017 Tel: (213) 623-4469

Principal Officers: Irwan H. Moedahar, General Manager; Nellie Lim, Deputy General Manager.

ROYAL BANK OF CANADA
Incorporated in Canada, June 22, 1869

600 Wilshire Boulevard, Suite 600, Los Angeles 90017 **Tel: (213) 623-2371**

Principal Officers: R.C.A. Lafontaine, Vice President (Corporate Banking Western U.S.A); R.C. Lumanian, Chief Agent.

THE ROYAL BANK OF SCOTLAND PLC
Incorporated in Great Britain, May 31, 1727

600 Montgomery Street, San Francisco 94111 **Tel: (415) 788-4500**

Principal Officers: David Barron, Senior Vice President; Simon Harris, Assistant Vice President; Judy A. Philipie, Assistant Vice President, Operations.

THE SAITAMA BANK, LTD.
Incorporated in Japan, July 1, 1943

800 West Sixth Street, Los Angeles 90017 **Tel: (213) 629-3121**

Principal Officers: Yukio Yanase, General Manager; Hiroyuki Shionoya, Senior Deputy General Manager.

THE SANWA BANK, LIMITED
Incorporated in Japan, December 12, 1933

444 Market Street, 18th Floor, San Francisco 94111 **Tel: (415) 597-5200**

Principal Officers: Masahiko Takeuchi, General Manager (San Francisco); Shinji Hamasaki, General Manager (Los Angeles); Yasuzo Tsuchiya, Deputy General Manager (San Francisco).

Additional Office: Los Angeles

SHANGHAI COMMERCIAL BANK, LIMITED
Incorporated in Hong Kong, November, 1950

231 Sansome Street, San Francisco 94104 **Tel: (415) 433-6700**

Principal Officer: Paul Y. Van, Vice President & Agent.

THE SHIZUOKA BANK, LTD.
Incorporated in Japan, 1943

707 Wilshire Boulevard, Suite 3700, Los Angeles 90017 **Tel: (213) 622-3233**

Principal Officers: Hiroshi Kubono, General Manager; Kazufumi Kawada, Tohru Sakurai, Deputy General Managers; Toshihiko Yamamoto, Assistant General Manager.

SOCIETE GENERALE
Incorporated in France, 1864

1875 Century Park East, Los Angeles 90067 **Tel: (213) 203-8100**

Principal Officers: J. Blaine Shaum, Regional Manager; Eric Dhoste, Deputy Regional Manager (Los Angeles); Peter Maync, Deputy Regional Manager (San Francisco); George Chan, Geraldine Cronin, Maureen Kelly, James Knight, Donald Schubert, Chris Siefkas, William Sinsigalli, Vice Presidents.

STANDARD CHARTERED BANK
Incorporated in Great Britain, December 29, 1853

660 South Figueroa Street, Suite 1700, Los Angeles 90017 **Tel: (213) 489-2668**

Principal Officer: Terry F. Dowrick, Manager.

STATE BANK OF INDIA
Incorporated in India, July 1, 1955

707 Wilshire Boulevard, Suite 1995, Los Angeles 90017 **Tel: (213) 623-7250**

Principal Officers: D.C. Sanghi, Chief Manager; R. Muthukrishnan, Manager (Credit); Pradeep Shankar, Manager (Operations).

THE SUMITOMO BANK, LIMITED
Established in Japan, 1895

320 California Street, 7th Floor, San Francisco 94104 **Tel: (415) 445-8050**

Principal Officers: Osao Kita, General Manager (San Francisco); Kazutaka Ogawa, Joint General Manager (San Francisco); Tomoyuki Kato, General Manager (Los Angeles); Masami Sumii, Joint General Manager (Los Angeles).

Additional Office: Los Angeles

THE SUMITOMO TRUST & BANKING COMPANY, LIMITED
Incorporated in Japan, July 28, 1925

333 South Grand Avenue, Suite 5300, Los Angeles 90071 **Tel: (213) 629-3191**

Principal Officers: Senji Horiuchi, General Manager; Yutaka Itoh, Deputy General Manager; Hironori Ishizaka, Senior Manager; Satoru Saito, Masao Takeuchi, Junichi Yoshida, Managers; Takehisa Hanawa, Assistant Manager.

SWISS BANK CORPORATION
Incorporated in Switzerland, 1872

101 California Street, Suite 1700, San Francisco 94111 **Tel: (415) 774-3300**

Principal Officers: Ernest A. Plattner, Senior Vice President & Manager; Hans-Ueli Surber, First Vice President.

THAI FARMERS BANK, LTD.
Incorporated in Thailand, June 8, 1945

333 South Grand Avenue, Suite 3570, Los Angeles 90071 **Tel: (213) 680-9331**

Principal Officers: Suchat Boonbanjerdsri, Agent; Vasant Chariyatantiwate, Deputy Agent.

THE TOKAI BANK, LTD.
Incorporated in Japan, June 9, 1941

534 West Sixth Street, Los Angeles 90014 **Tel: (213) 892-2800**

Principal Officers: Shuzo Sato, General Manager and Agent; Nobuhiro Amano, Joint General Manager.

THE TORONTO-DOMINION BANK
Incorporated in Canada, 1856

2049 Century Park East, Suite 920, Los Angeles 90067 **Tel: (213) 556-8144**

Principal Officer: James H. Dunnigan, Managing Director

THE TOYO TRUST AND BANKING COMPANY, LTD.
Incorporated in Japan, 1959

444 South Flower Street, Suite 1550, Los Angeles 90071 **Tel: (213) 624-2424**

Principal Officers: Tadasu Oshima, Agent & General Manager; Koichi Kuboyama, Deputy General Manager.

UNITED MIZRAHI BANK LTD.

Incorporated in Israel, 1923

727 West Seventh Street, Los Angeles 90017 **Tel: (213) 623-7345**

Principal Officers: Arieh Greenbaum, Executive Vice President & Manager; Susan Abundo, First Vice President & Controller; S. Baravarian, Senior Vice President; Gerry B. Perez, Barry Silverman, Vice Presidents.

UNITED OVERSEAS BANK, LTD.

Incorporated in the Republic of Singapore, August 6, 1935

911 Wilshire Boulevard, Ground Floor, Los Angeles 90017 **Tel: (213) 623-8042**

Principal Officer: John Sng, Agent & General Manager.

THE YASUDA TRUST AND BANKING COMPANY, LIMITED

Incorporated in Japan, May 9, 1925

725 South Figueroa Street, Suite 3990, Los Angeles 90017 **Tel: (213) 624-4864**

Principal Officers: Kenji Kawakami, General Manager; Takayasu Okamoto, Tomio Yamanaka, Deputy General Managers; Richard V. Simun, Vice President & Manager; Hisao Tsuboi, Manager & Vice President, Administration.

SELECTED CORPORATE INFORMATION - TRUST COMPANIES

BOSTON SAFE DEPOSIT AND TRUST COMPANY OF CALIFORNIA
Incorporated November 12, 1987

300 South Grand Avenue, Suite 1200, Los Angeles 90071 **Tel: (213) 680-7223**

Principal Officers: F. Daniel Prickett, Chairman of the Board & Chief Executive Officer; William O. Gamble, President; G. Neal Ryland, Treasurer; Ronald G. Sampson, Secretary.

Directors: Christopher M. Condron, William O. Gamble, John R. Laird, William J. Nutt, F. Daniel Prickett

Parent Company: The Boston Company, Inc.
Branch Offices: (3)

CAPITAL GUARDIAN TRUST COMPANY
Trust Company established December 18, 1968

333 South Hope Street, Los Angeles 90071 **Tel: (213) 486-9200**

Principal Officers: Robert G. Kirby, Chairman of the Board; R. Michael Shanahan, Vice Chairman of the Board; Richard C. Barker, President; James F. Rothenberg, Executive Vice President; Robert Ronus, Senior Vice President, International; William H. Hurt, John R. McIlwraith,Victor M. Parachini, John H. Seiter, Edus H. Warren, Senior Vice Presidents; Michael D. Beckman, Vice President & Treasurer; Girard S. Brewer, Jr., Vice President & Trust Officer; Fred R. Betts, Philip D. Block, III, Elizabeth A. Burns, Harry W. Colmery, Jr., David A. Coquillard, E. Wayne Hogue, Harold C. Fischer, Frederick M. Hughes, Theresa T. Lo, Marsha M. Materna, Richard B. Rapozo, Merlin E. Robertson, Theodore R. Samuels, Anna Seifert, John H. Seiter, Clayton M. Sheedy, Robert L. Spare, Eugene P. Stein, Philip A. Swan, Douglas M. Urban, Vice Presidents; Nancy J. Kyle, Vice President, International; Robert V. Pennington, Senior Vice President & Director of Personal Investment Management Services.

Directors: Richard C. Barker, Josef Beles, Larry P. Clemmensen, Robert B. Egelston, William H. Hurt, Robert G. Kirby, Karin L. Larson, D. James Martin, Jason M. Pilalas, Victor M. Parachini, Robert Ronus, James F. Rothenberg, John H. Seiter, R. Michael Shanahan, Edus H. Warren, Jr.

Parent Company: The Capital Group, Inc.
Branch Offices: (2)

DESERET TRUST COMPANY OF CALIFORNIA
Incorporated November 6, 1974

10380 Wilshire Boulevard, Los Angeles 90024 **Tel: (213) 474-8510**

Principal Officers: Ronald E. Poelman, Chairman of the Board; Victor L. Brown, Vice Chairman of the Board; Harvey S. Glade, President; Daken K. Broadhead, Vice President; L. Conrad Bryner, Vice President & Senior Trust Officer; L. Kent Martineau, Treasurer & Controller; Richard C. Edgley, Assistant Treasurer; Raeburn G. Kennard, Secretary; Carol B. Olson, Assistant Secretary & Trust Officer, E. Bruce Haws, Trust Officer.

Directors: Daken Broadhead, Victor L. Brown, Richard C. Edgley, Harvey S. Glade, John L. Hunter, Clyde R. Morrell, Glenn L. Pace, Ronald E. Poelman, Grant T. Teasdale, Paul E. Warnick.

Parent Company: The Corporation of the President of The Church of Jesus Christ of Latter-day Saints.

FARMERS AND MERCHANTS TRUST COMPANY OF LONG BEACH
Trust Company established October 16, 1920

302 Pine Avenue, Second Floor, Long Beach 90802 **Tel: (213) 437-0011**

Principal Officers: Gus A. Walker, Chairman of the Board, President and Chief Executive Officer; Daniel K. Walker, Senior Vice President, Trust Officer & Secretary; Roger L. Rosenbaum, Vice President & Trust Officer; Sally J. Farnham, Vice President & Assistant Secretary; Joan Loucks, Sean Miller, Babette Willens, Trust Officers; Cynthia Clark, Assistant Trust Officer.

Directors: Stanley Hahn, William G. Hayter, Paul Sylvester, Charles Z. Walker, Jr., Gus A. Walker.

Parent Company: Queen City Investments.
Branch Office: (1)

FIDUCIARY TRUST INTERNATIONAL OF CALIFORNIA
Incorporated November 3, 1982

444 South Flower Street, Los Angeles 90071 **Tel: (213) 489-7400**

Principal Officers: Charles W. Beck, Jr., Chairman of the Board & Chief Executive Officer; Donald L. Keene, President & Treasurer; Peter V. Haight, Vice Chairman; Jay M. Cohen, Vice President & Director of Marketing; Karen Mikaitis Cruz, Secretary and Assistant Treasurer; Christopher D. Garvin, Vice President & Auditor; Barry J. McKeon, Assistant Vice President, Tax.

Directors: Charles W. Beck, Jr., Douglas H. Collister, Peter V. Haight, Lawrence S. Huntington, Donald L. Keene, Gavin Miller, Henry H. Moulton, George J. Mullen, Jr.

Parent Company: Fiduciary Trust Company International

FRANKLIN TRUST COMPANY
Established December 15, 1983

777 Mariners Island Boulevard, San Mateo 94404 **Tel: (415) 378-2372**

Principal Officers: John G. Hitchcock, Jr., President; Patricia Heselton O'Brien, Vice President.

Directors: Harmon E. Burns, John G. Hitchcock, Charles B. Johnson, Rupert H. Johnson, Jr., Murray L. Simpson.

Parent Company: Franklin Resources, Inc.

HOME FED TRUST
Incorporated July 28, 1977

625 Broadway, San Diego 92101 **Tel: (619) 699-8695**

Principal Officers: L. Mark Fingerlin, President; Kimberly Anton, Janet Brisco, Carlee Harmonson, Jean Mangan, Mary Richards, Joseph Winicki, Vice Presidents; Robert W. Grove, II, Secretary; William Dani, Treasurer.

Directors: L. Mark Fingerlin, Gerald Goldstine, Robert Grove, Richard C. Peterson, Owen W. Strange, Esq.

Parent Company: HomeFed Bank
Branch Office: (1)

IMPERIAL TRUST COMPANY

Incorporated April 9, 1975

201 North Figueroa Street, Suite 610, Los Angeles 90012 **Tel: (213) 627-5600**

Principal Officers: H. Wayne Snavely, Chairman of the Board; Michael J. Vaughan, President & Chief Executive Officer; Donald Place, Vice President, San Francisco Administration; Jai Sondhi, Senior Vice President, Operations; Mark Larson, Controller.

Directors: Norman Creighton, George Eltinge, George Graziadio, Bernard G. Le Beau, H. Wayne Snavely, Michael J. Vaughan, Dr. Norvel Young.

Subsidiary: William Mason & Co.
Parent Company: Imperial Bank
Branch Office: (1)

J.P. MORGAN CALIFORNIA

Established August 8, 1990

444 South Flower Street, Los Angeles 90017 **Tel: (213) 489-9310**

Principal Officers: George W. Rowe, President; Anthony D. Pennetti, Vice President & Secretary; Martin G. Aguirre, Assistant Vice President.

Directors: Henry I. Bryant, Earle N. Cutler III, Daniel W. Drake, Owen H. Harper, John F. Loughran, George W. Rowe,

Parent Company: J.P. Morgan International Holdings Corp.
Branch Office: (1)

MANUFACTURERS HANOVER TRUST COMPANY OF CALIFORNIA

Established February 1, 1984

50 California Street, San Francisco 94111 **Tel: (415) 954-9513**

Principal Officers: Sara S. Battin, Vice President and General Manager; Lynn E. Loveall, Vice President and Chief Operating Officer; Carolyn Lyons, Vice President and Manager, Corporate Trust.

Directors: Herbert F. Aspbury, Sara S. Battin, Timothy C. Crane, Carl T. Hagberg, Denis J. O'Leary, Nicholas J. Papanikolaw, Diane S. Reyes.

Parent Company: Manufacturers Hanover Corporation
Branch Office: (1)

MERIDIAN TRUST COMPANY OF CALIFORNIA

Established October 17, 1989

Two Embarcadero Center, Suite 2380, San Francisco 94111 **Tel: (415) 986-6699**

Principal Officers: Robert C. Williams, President; Linda A. Delaney, Vice President, Secretary, Treasurer & Chief Financial Officer; David P. Andrews, Michael B. Morgan, Senior Vice Presidents; Richard H. Babb, Stephen M. Carta, Vice Presidents; Judith J. Davis, John D. Elliot, Karen L. Kleffel, J. Michael Klotz, John P. O'Neal, Joseph J. Parker, Assistant Vice Presidents.

Directors: David P. Andrews, Richard H. Babb, Stephen M. Carta, Linda A. Delaney, Robert C. Williams

Parent Company: Meridian Bancorp, Meridian Asset Management

NORTH AMERICAN TRUST COMPANY

Established April 1, 1988

225 Broadway, Suite 200, San Diego 92101 Tel: (619) 237-5378

Principal Officers: Ward W. Deems, Chairman of the Board; John A. Mason, President and Chief Executive Officer; Vito J. Guarino, Jr., Corporate Secretary; Joseph T. Surrell, Chief Financial Officer; Albert S. Tammany, Chief Operating Officer.

Directors: James S. Brown, William E. Cleator, Ward W. Deems, Vito J. Guarino, Jr., George J. Kuhrts, III, John A. Mason.

Parent Company: BSD Bancorp, Inc.

PACIFIC SECURITIES DEPOSITORY TRUST COMPANY

Established September 3, 1974

301 Pine Street, San Francisco 94104 Tel: (415) 393-4000

Principal Officers: Lee Korins, Chairman & Chief Executive Officer; Dr. Larry R. Shotwell, Chief Financial Officer; John C. Katovich, Corporate Secretary;

Directors: Peter C. Cohan, Gabriel A. Friekin, Leopold Korins, Thomas W. Pazder, David H. Phillips.

Parent Company: Pacific Stock Exchange, Inc.

PACIFIC TRUST COMPANY

Incorporated June 26, 1980

1245 South Winchester Boulevard, San Jose 95128 Tel: (408) 244-9605

Principal Officers: Phillip R. Boyce, Chairman of the Board; Marc J. Rebboah, President and Chief Executive Officer; Eugene E. Blakeslee, Vice President and Treasurer; Richard M. Pitagora, Secretary; Linda Kay Hart, Assistant Secretary.

Directors: Phillip R. Boyce, James R. Barranti, Eugene E. Blakeslee, James R. Kenny, Richard M. Pitagora.

Parent Company: Pacific Western Bank
Branch Offices: (2)

RCM CAPITAL TRUST COMPANY

Established August 1, 1990

Four Embarcadero Center, Suite 2800, San Francisco 94111 Tel: (415) 954-1700

Principal Officers: Claude N. Rosenberg, Jr., Chairman of the Board & Chief Executive Officer; Gary W. Schreyer, President; William L. Price, Executive Vice President; G. Thomas Mortensen, Chief Financial Officer, Treasurer, Executive Vice President; William A. Topping, Executive Vice President, General Counsel/Secretary; Stephanie L. Baskin, Assistant Secretary; Eamonn F. Dolan, J. William Dunn, Stephen Kim, John D. Leland, Jr., Melody L. McDonald, E. Rust Muirhead, Lee N. Price, Jeffrey S. Rudsten, Craig A. Stephens, Harry R. Sturtz, Kenneth B. Weeman, Jr., Vice Presidents.

Directors: G. Thomas Mortensen, William L. Price, Claude N. Rosenberg, Jr., Gary W. Schreyer, William A. Topping.

Parent Company: Primerica Holdings, Inc.

SECURITY PACIFIC STATE TRUST COMPANY

Established February 2, 1984

333 South Grand Avenue, Los Angeles 90071 Tel: (213) 229-2904

Principal Officers: Thomas E. Connaghan, President; Joseph P. Laudone, Chief Operating Officer; Terry L. McRoberts, Executive Vice President; Timothy Henry, Brad D. Marcus, Susan Steves, John O'Meara, Senior Vice Presidents; James H. McKenzie, Executive Vice President, Chief Financial Officer & Treasurer; Janet M. Kiniry, Secretary.

Directors: Michael V. Caggiano, Thomas E. Connaghan, C. Rodney Cooper, Iwao Hidaka, Joseph P. Laudone, Ralph Monda, James H. McKenzie, Sal Ricca, Richard A. Spelke.

Parent Company: The Sequor Group Inc., a subsidiary of Security Pacific Corporation.
Branch Offices: (5)

SECURITY TRUST COMPANY

Established October 2, 1989

3280 East Foothill Boulevard, Suite 215, Pasadena 91107 Tel: (818) 440-5362

Principal Officers: Robert L. Hanson, Chairman of the Board & President; William L. Exeter, Vice President/Finance and Trust Operations; J. Paul Spring, Vice President/Trust Counsel and San Diego Office Manager; Keith Askin, Vice President/Trust Administration; Richard W. Rhodes, Vice President/Sacramento Office Manager.

Directors: Stuart Bilton, Robert L. Hanson, Donald C. Kraatz, E. Russell Sherman, James C. Wickline.

Parent Company: Security Union Title Insurance Company
Branch Office: (2)

TRUST COMPANY OF THE WEST

Trust Company established January 31, 1972

400 South Hope Street, Los Angeles 90071 Tel: (213) 683-4000

Principal Officers: Robert A. Day, Chairman of the Board, Co-Chief Executive Officer and Managing Director; Ernest O. Ellison, Vice Chairman, Co-Chief Executive Officer and Managing Director; Thomas E. Larkin, Jr., President, Chief Operating Officer and Managing Director; Glenn C. Weirick, Executive Vice President and Managing Director; Philip A. Barach, Arthur R. Carlson, Thomas L. Cassidy, Annette Longnon Geddes, James M. Goldberg, Donald N. King, Howard S. Marks, Frank J. Pados, Jr., Boniface A. Zaino, Managing Directors.

Directors: Howard P. Allen, John M. Bryan, Robert A. Day, Damon de Laszlo, John C. Dillon, William C. Edwards, Ernest O. Ellison, Harold R. Frank, Henry A. Kissinger, Michael T. Masin, Coleman W. Morton, Edfred L. Shannon, Jr., Robert G. Sims, William I. Spencer.

Parent Company: TCW Management Company
Subsidiaries: TCW Asset Management Company, Stoner Corporation, TCW Royalty Company, TCW Royalty Company II, TCW Royalty Company III.

TRUST SERVICES OF AMERICA, INC.

Established December 31, 1982

700 Wilshire Boulevard, Los Angeles 90017 Tel: (213) 614-7300

Principal Officers: Charles W. Woodford, Chairman of the Board and Chief Executive Officer; Roger G. Clarke, Vice Chairman & Chief Investment Officer; William E. Bell, Howard P. Moore, Executive Vice Presidents; Margot Bogert, Richard Boling, Richard Bolokowicz, Michael C. Fazioli, Howard Isador, James Jeffs, Linda Payne, Senior Vice Presidents.

Directors: John C. Argue, Edward M. Benson, Jr., Roger G. Clarke, Robert R. Dockson, Jerry A. Kasner, Lilly Lee, Frederick Llewellyn, Robert S. Rollo, Arthur W. Schmutz, Jerry A. St. Dennis, Charles W. Woodford.

Parent Company: California Federal Bank, FSB
Subsidiary: TSA Capital Management.
Branch Offices: (7)

WESTERN FINANCIAL TRUST COMPANY

Trust Company established June 10, 1975

2100 S.E. Main Street, Irvine 92714 Tel: (714) 852-9770

Principal Officers: William P. Foley II, Chairman of the Board, Frank P. Willey, President & Chief Executive Officer; Gary R. Nelson, Treasurer & Chief Financial Officer; Cynthia J. Hunt, Vice President & Secretary; V. Bryan Burkholder, Vice President & Trust Officer.

Directors: Thomas E. Evans, Jr., William P. Foley, Gary R. Nelson, Frank P. Willey, Abel I. Vigil.

Parent Company: Fidelity National Title Insurance Company of California.

WHITTIER TRUST COMPANY

Established December 15, 1988

1600 Huntington Drive, South Pasadena 91030 Tel: (818) 441-5111

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